*Alën Tchibo*

# MONEY

# The End.

*Reclaiming Lifetime & Purpose as Our Sole Capital*

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*Reclaiming Lifetime & Purpose as Our Sole Capital*

*Alën Tchibo*

To my brother Ilya,
my greatest teacher

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There is a day and there is a night,

There are seasons and storms,

There are continents and people…

And there is money… that wants to control all of it,

The human construct that is about to crash,

Being overthrown by nature itself.

"It is well that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning." Henry Ford[1]

[1] The quote commonly attributed to Henry Ford has never been documented as his exact saying, but reflects his outspoken criticism of the opacity and power of the banking system and international finance, his rhetoric during the era of the Panic of 1907, 1913 Federal Reserve Act and the post-World War I financial upheavals.

# PREFACE

1984. Shy, early morning sunrays slid across the table and over a beautiful drop of water which sparkled on my white napkin. My favourite brown metal bowl with buckwheat kasha (my usual breakfast before school) was warmed up directly on the gas stove, so my mother used to fold a napkin around it to protect my hands.

I moved the napkin and the drop rolled playfully back and forth, not willing at all to get absorbed by the fabric. I was amazed by its pure beauty and grace. It looked like a diamond- but alive.

I wanted to linger in the moment. I knew it would soon be gone. The precious seconds could not be stopped from evaporating and the drop would not stay forever to play with me. I would drink my hot milk, eat my kasha and the droplet would disappear, surrendering to the laws of physics, soaking into the napkin.

But for now, it was still there, mysteriously winking at me on that sunny morning, unveiling the most important secret of life: whatever is here, is to be gone. Our time- our precious moment of life- is the only thing we witness and exist within. And our opportunity to be here, to change the reality through our own existence, is powerful, and priceless.

I was seven then, and the memory of that drop has been with me ever since.

***

This is a book about money. Yet, this is a book that will explain, why money does not have its place in our lives anymore. Does it hint you at communism? Let's have a proper conversation here and challenge our viewpoints by some very simple and clear terms behind the concept of the "common good". I agree it's not a good idea to be equally poor. But, how about being equally rich? And, just for a second, does poverty even exist without the contrast to wealth?

We all accept that we can cut an apple into equal parts. And for some reason, we do not call that utopian.

# DO YOU EVER QUESTION MONEY?

How many of us question the existence of such a trivial thing as money? While this is something we are dealing with on a daily basis and something that preoccupies all of our thinking and doing, most of us never question the system that once was created by someone.

Money is not a part of nature, it's not something we have to deal with, like a tsunami or an earthquake. It's not a part of our life process like aging or death. It's more like a war that is brought on people by someone else. The difference is, though, in our total acceptance of the beast that hurts most of us on planet Earth. And now it is, more than ever, hurting the Earth itself. But like a war, it benefits some of the most powerful people, being the very thing that gave birth to power and allows to maintain it. And any power is just a result of a well-executed, brilliantly functioning control over our behavior, meaning our actions. Our actions, that take root in our thoughts. So, money controls all of our daily thinking. Worse yet, people with most of the wealth plan for our every next thought to capture our minds. It seems impossible, unless we face AI that would help us better form our own thoughts and help us create a desired happy life, in our totally virtual reality.

## Every day is a new struggle.

Let's see the patterns of our daily behavior. We wake up in the morning and the most responsible of us ask ourselves: how can we make today better than yesterday? And in most cases, we mean how we can provide better for our own needs, those of our family and our household. We are, in fact, trying to survive with the lowest possible risk to our bodies but the best possible outcome for our future, which in economy is known as ROI – return on investment.

But we just never question further: why, being born in this world, in this particular time, do we owe someone to get up early in the morning, instead of having a full quality sleep? Why do we have to stay in a closed space all day long, sitting at our workplace, watching seasons go by without actually enjoying the sun rays in the summer, or snow in the winter, apart from our "earned" 2-week holiday twice a year?

I hope that nowadays, these questions arise more frequently in the heads of those who have finally realized they are running in a hamster wheel without too much of a purpose, being tumbled and hurt by the disastrous power of money over them.

## We were not supposed to question money.

But let me tell you, you did not question the monetary system earlier, because you were not supposed to. The system, that took a grip on you, did its best to keep you quiet, distracted and, excuse me, non-educated.

But don't worry, we are here together to unfold what was hidden, masked and kept away from us. Let me guide you, step by step, to the light at the end of the tunnel. The more you read, the wider the door will open for you to see the whole reality. Because it's humanly impossible to grasp everything from just a couple of words, or even a few pages. We have been dwelling here for centuries, now let's take our time to untangle what has happened to us.

## Awareness gives birth to responsibility.

So, unawareness is not your fault. Let's just say that now, when we started asking all these smart questions, alongside our awareness comes the responsibility to change things too, to choose a different direction for us, our children and our whole planet.

It may feel overwhelming first, to have this entire responsibility for the whole system on our own shoulders. But let's not forget, we are also getting support from nature, that can't bear anymore the violations that our current economy imposes on it. Life itself will reclaim its power. Because we are a part of nature. We are life.

# ONE TRUTH WE OVERLOOKED

## We see our own reflection.

There are some core concepts and beliefs, kept as THE TRUTH for centuries, that have shaped the world as it is today. These beliefs helped people, as species, to defend the rightness of one single postulate: accumulation of wealth.

Our world today is a mirror of what we see in ourselves, the way we perceive human nature. And apparently, we do not see ourselves as someone good, loving or caring. And now, we complain about it.

As soon as we uncover the problem, we are much closer to the solution. And the solution to the major problem of humanity is right here in front of us, simpler than we could have imagined.

We need to break through this mirror, crashing down our own beliefs and establishing a new way of perceiving ourselves as someone kinder, someone willing to support each other, living in harmony and peace.

## Are we strong enough to evolve?

Notice, what thoughts emerge in your mind as you read this? “Oh, this is crap, this is never going to happen! People are bad, people (not me, but everyone else!) are flawed! “Homo homini lupus est!”[2]. The more you take, the better you are off!”

If that’s what you are thinking, I am happy you are reading this book. I am happy you are the one who is persuaded about the fallen nature of mankind. Because I am here to help you see that you have a choice, you have an alternative. Ultimately, the future of your children, their children and our society as a whole, depends on accepting this alternative.

Or do you say: “Yes, I believe people are kind and generous, but just screwed by the system”? If so, I am happy you are the one who believes this, because we are many, and we need to help others see it, too. Because this is our key to a happy, selfless community with no wars or even borders.

[2] From Latin: “A man to a man is a wolf”

# MY BACKGROUND

## BACK TO THE USSR

Many things had to happen for me to be able to write this book, but the first and foremost was simply my place of birth. Growing up in the Soviet Union, one of three children in an ordinary family, I was just like any other kid down the streets of an industrial city on the Volga River.

I started my life with the experience of what some would call “poor collectivism”, a world where, to the Western eye, the freedom of choice was seen as inexistant, but where, in reality, we had access to a stable state infrastructure, the elements of which are considered luxury in any capitalist society today. These elements, that existed for us for free and represented a logical condition of caring for societal well-being, were often taken for granted. We thought it was a basic level of life. Many people, who never left Russia, sadly, still think they were missing out on many things. I hope this book will also help them understand they were not.

### My raw lived experience of the Soviet Union.

The story that follows will give you an insight into the world that has shaped my values. But before I go into the details of my childhood, I would like to ask you to set aside, just for a moment, everything you were told about our former country. There are too many people out there, saying that socialism in the Soviet Union “did not work”. Many do not even know how to define socialism, equating it often to poverty.

But in order to understand whether things worked or didn’t, we need to agree on the prism we will use to measure the effectiveness of things. If we use notions from capitalism, such as market value, competition, branding, we will surely see the whole ineffectiveness of the system, since NO market economy was present and thus, it did not generate anything that the markets would ask for.

However, if we apply the prism of human values (community, collective effort, solidarity, people’s needs), perhaps we will see something surprisingly effective.

Let me suggest a simple definition of socialism: a lifestyle (or a political structure) focused on people and their needs. We can apply this prism as a valid one to evaluate the effectiveness of any system. With that in mind, feel free to choose which prism YOU would like to apply to conclude whether it worked.

## My careless childhood

As kids, we had everything we needed. We had free education, free medical care, free ambulance, available playgrounds in every school and home yards, often with spaces for football games, that were transformed into skating rinks in winter. We had dvorniks (area cleaners) hired by the state, who were responsible for keeping the area clean in all seasons - of litter in summer, dry leaves in autumn and snow in winter. And snowing can be heavy in Russia!

Our city parks, plunged into green landscapes, with permanent installations of amusement parks, functioning daily in warm seasons of the year, were a part of our childhood.

Every school year, from the 1st of September till the end of May, to this day, children get to enjoy 3 full months of summer vacations, in addition to intermediate school holidays between the quarters.

In my time, every school had its own doctor on-site with their own equipped room to respond to any kind of emergencies happening to kids or staff. We always knew where to go if someone had an injury, a headache or stomach pain. The school doctor could provide real help, supplied with available medicine right there. My mom even said we had dentists too, which might not be the case for every school, or already not in my time (the 80s) – perhaps we all had fewer dental problems by then, compared to the post-war period.

In 1984, at the age of 7, I started school. I didn't just go, I was flying! To me it was a real celebration. I cherished my stationary, notebooks and my beautiful school bag. All the kids were dressed in festive uniforms, girls wearing white ribbons in their hair. All the children were carrying flowers, some of them could hardly even be seen behind the big bouquets. The teachers were greeted with joy and everybody was truly happy to go back to school. Because it was (and still is) a real national holiday, Knowledge Day. It was a shared, uniting experience that we all kept enjoying throughout our school years. And yes, every beginning and closing of the year is honored as a special occasion. It is a celebration that also requests our special attitude, our particular respect for the event.

In Switzerland, for the first day of my son's school day, at the age of 4, I prepared him for the big occasion. The first day of school, the only one in our lifetime! He wore a white shirt, a cute grey suit - a tiny sleeveless vest and shorts (the school year starts in the second half of August) - and was happy to run for his first day at school, only to discover that the rest of the kids came as if just leaving their usual playground, wearing everyday T-shirts and jeans. I was devastated. My son was the only one groomed for the occasion, which wasn't even one (and the teachers and parents were surprised). Going to school in Switzerland is a matter of fact, a part of the system, nothing special, not demanding any more attention or respect than a usual hike around the lake.

Back to the schools in the Soviet Union, where we had to wear a uniform. So, everyone was wearing the same kind of dress or suit, just choosing the preferred style. Different producers of school uniforms had different designs and we really had a choice within the given formula. Girls had to wear a dark dress, usually a brown one (sometimes dark blue) and an apron. For usual days a black one, and for other occasions, - such as the 1st of September, exams, or national holidays – a white one. The same applied to ribbons in the hair – black, brown or white.

In our residential districts we had recreational clubs with a variety of activities open to children after school hours. There were art classes, singing lessons, dancing, crafting, and sports. I do not have the memory of my parents complaining about the prices, so I assume they were rather symbolic. The fact that most kids from our school were also involved in a variety of these classes tells me that most parents did not see it as a financial burden. We constantly participated in competitions, even travelled to perform in concerts.

In winter, at New Year's time, most of the theaters of the city held the "Yolka" performance ("Christmas tree") with a compulsory gift for every kid visiting the show (included in the ticket's price). It was a shiny goodybag with ribbons, filled with chocolates, tangerines, nuts, candies and biscuits. There were windows organised in the lobby and parents were receiving the bags for their kids. Everyone would get a gift. Yes, identical. It was never a problem. We had our best favourites inside.

In summer, we could choose to go on vacation in a summer camp for a 1 month period where we had a lot of fun and did recreational activities all month long. Kids and instructors (or camp leaders) had a good time together (at least to my eyes). I can conclude so because I do not have any memory of any of the instructors being unhappy, grumpy or mean. I always remember them smiling and enjoying our time together. I never ever heard or witnessed any inappropriate behavior.

We had about 30 to 40 children in one age range. Girls and boys were living separately but on the same floor, normally 4 kids in a room. We had 10 age groups, meaning about 400 kids per month altogether in one place, and about 50 adults to take care of everything.

The canteen of these camps had kids to help them with serving the 4 daily meals and peeling potatoes, which was hard work just for one day, but it was still fun. Nobody complained: we knew everybody was helping, and all the kids were involved, though every age category had different tasks, never being overwhelmed with work.

We were constantly busy doing either sports, theater, or hobbies. Parents could come over to visit us halfway through (after the first 2 weeks). And yes, some homely buddies preferred to come back home with them (like my younger sister almost always did), but some (like me) could ask to stay for the next period too, meaning another whole month.

These camps belonged to the companies where our parents worked. So, we had a unique opportunity to get to know the kids of parents who worked together, which was a very integrational experience in itself.

Moreover, the same companies owned recreational “bases” for adults (something like a resort, but definitely a more natural and simpler environment).

Families could go there for a period of 2 weeks and enjoy the forest, living in small simple houses. The accommodation was simple but functional: it had a spacious bedroom (we could have 3-4 beds inside and didn’t feel cramped), a separate living room / kitchen, and a veranda with a cosy sofa and a simple table and a set of chairs by a big window facing the beauty of the forest. The toilets were outside within 10-20 meters from the house, a totally wild construction without any special equipment, but totally responding to the immediate needs of a human being. We were outside in nature after all. You can see it as an all-inclusive premium category compared to a wild tent experience.

Meals were provided by a canteen, so all the people went for breakfast, lunch and dinner to that one place. It was not even necessary to cook at home. However, no peeling of potatoes here for our moms or anyone else. We used to make sure we had just a one-plate portable heater and a teapot at home, just in case we wanted to have a quick snack. But it was always fun to get outside of our homes and meet everyone in the canteen, having a lovely 15-minute walk in the forest.

On the beach, we had a fleet of small boats we could borrow to have a tour of the lake.

We never had to pay for anything and a two-week stay period was free for the whole family!

## Student years

University education was still free at the time. The only requirement to be admitted to any university was evidence we would be able to actually confront the studies. So, we all had to pass entry exams. And yes, there was competition, the best candidates got their places, and the others might have to enter a different university where there still were available places. Traditionally, less secure learners applied to a number of universities and passed the required exams there, to find out later where they were admitted. That being said, the educational system in place was the one stimulating our hard work and diligence at school, directly linking our results with the free choice of our professional calling. Those who were not necessarily passionate about anything in particular had to face the distribution of workload through the state system, which was still relying on demand.

We did not have to buy any books as everything was available in the university library. Whereas in Switzerland, one of the richest countries in the world, for my master's degree in international business, a single book would cost me at a price 70 or 80 francs. I only wondered what the reasons could be for not having enough books in the university library, taking into account that every student has to pay for their studies each semester. If even the books were not included, did our money go to pay the bill for the building lease? Or was it a part of our hands-on experience of international business?

Teachers in Russia, at least those who influenced me the most, were truly the best teachers I have ever had in my life. They were rigorous and demanding, but surprisingly enough, not deprived of human warmth. Well, perhaps I was just lucky.

Every university (we had 8 of them in our city) had its own students' camps outside the city in the region of our Gorky lake in summer. We also went there on vacation for 1 month, or sometimes more. We lived in small wooden huts in the forest, 4-5 people per inside, with all the space being taken by 4-5 beds and a simple table in the middle. That was such a great experience. Even after capitalism had hit, we kept going there. I went there until the very last possibility in 1999.

I had never in my life been to Turkey, or Egypt, or any other country for a summer holiday while I was still living in Russia. And you know, now, when I saw what this means, I would never ever trade my experience of student camps full of interaction and adventure, against this dull sun-sand experience. I mean yes, you can enjoy it

for 2 hours in a row, but then what? Okay, city walks and discoveries would definitely be a better choice for me, a matter of taste, I believe. But what compares to a big team of peers? Be it kids, teenagers, young adults or families? That was an unforgettable time!

But naturally, some of you may already gasp at it, seeing this kind of rest as nonsense in the lifestyle where everyone knows one simple truth: “just leave me alone”. Strangely enough, we were not looking for isolation or any kind of freedom to be alone. We loved being together. We never experienced it as pressure.

## THE PILLARS OF THE USSR STATE ECONOMY

### Accommodation

You might have heard that the notion of rent did not exist as such in our country, at least not at the scale we all know in capitalism. We had free accommodation, provided, again, to working people according to the size of their families. And we all had to wait. Yes, networks mattered and sometimes people with good connections (or high military status for example) could get an apartment with one more room, or in somewhat better building.

Our family of 5 people got a 3-room apartment at the edge of the city, which was bigger than our older one, a small 4-room flat in a 100-year-old building in the city center and which did not have so much of the modern comfort. I guess, before moving we did not have centralized hot water access. I remember we were using a washer, a small simple container fixed to the wall, where you add up hot water for immediate use. A very practical device, by the way, well forgotten in the western world full of comfort (but something the UK might appreciate immensely with their 2-tap sinks).

Sharing communal flats was a real part of the Soviet Union’s history. I did not have that experience but I knew my parents did before we were born. I also knew some friends that still lived in communal apartments later in the 90s. However, if I had to put a number, that would be 1%-2% of all the people I have ever met in my life. I mostly was exposed to this reality through older films, dating to 60s and 70s. Families could live in one shared apartment, having just one room for themselves or even for a whole family of a number of people. They had to share the common areas like kitchen and bathroom, from where we, as the Soviet nation, had learnt to coexist, to respect each other, try not to cause problems in a situation when the

peace for all depended on the wellbeing of each. Little by little, people were receiving separate apartments, and by the beginning of 80s most of the families were enjoying their own homes. Those were their personal apartments, but not private property, meaning they could use them, just not sell them.

## Access to land

Another luxury of the Soviet Union was the gardening land. Every family, received a piece of land at the outskirts of the city, distributed at workplace. For free or a symbolic price, perhaps. 500 or 600 square meters. You could construct a small simple hut there, where you could sleep in summer. So, we all used to have these summer residence places, with a wooden hut (still a solid accommodation for summer days), with the minimum necessary equipment and an impressive territory around to grow our berries, vegetables and fruit trees. When I say impressive, I now mean it comparing to modern Switzerland, when even being a tenant in a residential house on the ground floor (which is often the only possible option for having the garden), you are lucky to have at least 20 square meters of land for your personal use. Many choose to just put a table and a grill and have a chillout area for summer barbeques. Certainly, having a single-family house anywhere in Europe now would provide you with a bigger garden area and hence, you are an exception from the many who have nothing at all.

Back to the Soviet Union. My generation, for instance, had two of such summer gardens, from both of my parents' parents. It's true, that without having a car, my family in the 80s, had to go there by public transport. We went there in the morning, worked all day long - me, my sister, our farther and our grandparents when they were still with us. Taking into account we could only be there at the week-end, there was a lot of work to do. I remember, as kids, we were really tired at the end of the day. It was not this kind of free time barbeque with an apéro to drink and chill out chatting with guests. No, it was just us, working hard. We had a quick simple break for lunch, and that was it as for the pleasure. But again, in the moment it did not feel like hard work. Because we were enjoying our company, while working with nature. In brief, it was natural.

We always grew our own tomatoes, cucumbers, sweet peppers, zucchinis, cabbage, three kinds of currants, gooseberries, green peas (that I used to be a big fan of), raspberries, strawberries, cherries, apples, plums. My mom was always busy all through the summer, marinating the vegetables for winter and preparing jams. Don't get me wrong, we did not have the harvests to fully procure us with

the food, but it was a-nice-to-have in the world where we still used money to access other resources.

And I literally mean everyone had their gardens. My generation certainly took this land for granted and we were laughing at the idea of growing there our own food. In post-soviet era we all had our jobs and could not imagine spending hours on our land to provide for ourselves… What a nonsense for a young adult when you can go and buy everything you need in a span of 30 minutes! But even though it was not our private land it was our personal land. We could not sell it, but we were totally able to use it to our own liking.

Now, in Switzerland, I love growing my food on my own balcony and on a tiny piece of land that I was lucky to get with my rented apartment. And do you know how it happened? I just tasted once the tomatoes of our landlady and was struck to the core by the difference of what we were buying against the self-grown food. So, little by little, I started accepting the idea of growing my own greens and tomatoes. After doing my business it's such a comforting experience to see some things just work (just grow!) and whatever you plant actually produces an impressive result you can even touch and eat!

## No commerce, competition, success or failure: life security was real.

Can you imagine that my childhood was not marked by notions of poverty or wealth?

Financial competition, material success or lack of money had never been seen as a topic in our cartoons or our movies. We had stories based on people's achievements in studies, their human qualities of kindness, love, help and support of others opposed to selfishness or betrayal of trust. Hunting the hidden treasure was probably the one topic present in the movies concerning wealth. Understandably, because the system did not allow for any entrepreneurial efforts, preventing from social classes creation.

When I was small, there were no homeless people in the streets, or beggars, apart from zygans, who were always on the road, tricking people into fortune telling as their major source of income (and were believed to live in mansions as wives of their masters, a cultural thing, I guess). If there were some beggars (very occasionally), we did not even know how to perceive them. Because people commonly had access to accommodation provided by state, so it was not even clear to us, who these people were and why they were not having what everyone

else had. I remember they were mostly people in national clothes from other countries who did not speak Russian.

## Virtue promotion vs total freedom

Freedom is a notion we should be very careful about. Freedom does not mean you do and say what you want. Freedom means you express yourself without harming others. We had censorship that was put at the service of people: we did not have access to dirty scenes of violence, murders. We did not promote cigarettes or alcohol. Our children were reading kind stories and were inspired to be supportive and helpful, to respect and protect the older or the younger, treat women with care and love, be strong and brave as men; our newspapers focused on our scientific achievements, on the acts of shared resources, the character of people. NONE was related to competition or money. Again, I am not saying everything was perfect and that bad behavior did not exist. But even if it did, there wasn't a possibility for it to lead the way or even be visible as an example.

Today I know for a fact, that my parents were not anxious when I was switching between the channels of our TV set (ok, just two of them). Were you or your parents, back in the 1980s? Today, though, I know that at any given moment, a three-year-old, sitting in front of a TV set, has a risk of watching a murder or a rape scene at 5 pm. And we are just quietly adding numbers to the stats about a variety of autism syndromes in children.

## A closed country, open to foreign art.

We were growing up accompanied by world art, classical music and literature. We read Shakespear, Moliere, Goethe, St-Exupéry, Servantes as a part of our school program. I can't say that our family was reading a lot, but our father used to read us aloud before going to bed when we were small. I also remember both my parents read books in the evening, years later, when we were already at school.

I remember our father used to take us to week-end book exchange markets. A place where people were exchanging books, stamps and pocket calendar collections. No money involved. At the age of 8, I was a big fan of those pocket calendars, "trading" with serious-looking men, getting my first experience of negotiating skills that would serve me well later, in capitalism.

In our city we had quite a few theaters: Opera and Ballet Theater, Drama Theater, Comedy Theater, Young Spectators Theater, Puppet Theater, plus numerous concerts halls and a Conservatoire and some smaller theaters at the outskirts of

the city. Tickets to our theaters had symbolic prices. We might not afford to go to the cinema every now and then, but everybody could afford going to any theater. And we loved going there, always dressing up for the occasion. Apparently, our dress code never depended on the expenses we carried for an event. Going out was always an occasion to be looking forward to.

Alongside American and British celebrities known worldwide, we were familiar with famous actors of the time like Pierre Richard and Gerard Depardieu, Adriano Celentano; singers like Mireille Mathieu, Joe Dassin, Toto Cotugno, Umberto Tozzi, Richardo Fogli, Al Bano and Romina Power, to name a few. All my childhood I was absorbing the texts of Modern Talking, Smokey and our favourite, Celentano.

Arriving in Switzerland and talking about these names was natural, while many of the people coming from other countries had never actually heard of them. It was quite fascinating for me to realize that, while being a closed country, the Russia of that time was, in fact, very open to the work of art from other cultures and countries.

## THE SOVIET UNION – DIDN'T IT WORK?

Now, it's time to equip ourselves with the right prism to measure how well the system worked in the Soviet Russia. I truly prefer the prism of people's needs satisfaction. In my view, it was quite effective at checking the most of the boxes. We were fed, educated and cared for. We had vacations and leisure covered. We had a free choice of our professional paths. We never feared to lose it all and find ourselves homeless. Yes, we were protected from the market economy – from the influence of brands and useless marketing machine - but we largely welcomed artists, musicians and other people of culture from around the world.

As you can understand, nobody can take away from me my personal experience of the Soviet Union. And this is something I can truly trust. Please remember, you cannot refer to it as communist. The USSR stood for the Union of the Socialist Soviet Republics. The communist party was the governing one, but the political structure was not communist, since we did not have moneyless economy (and this is the only thing you can call communism).

## What was the socialism in the Soviet Russia?

Like in a chess game, when you start playing with pawns before you can move a horse, or a queen, socialism was there as a transition phase, a move from imperialism to the state economy, which was supposed to create a foundation for money abolishment. And that was the exact vision of Communism and the transition stage envisaged by Karl Marx. Or, let me add, the way I understood it when I read their Communist Manifesto. And yet, it was the real system I was a part of, which I absorbed into my whole being.

By the time I was graduating from school, our previous generations had managed to create an economic masterpiece, that worked, but yes, started draining resources because the country could not make a step further, with the state economy having accumulated too much power over all resources. Resources, that were quietly leaving the country.

We took the created infrastructure for granted, entertaining the idea that it was all much better abroad, where people seemed to have overflowing grocery stores and a variety of tastes and colors.

Many years later I read a book by Sheena Iyengar "The art of choosing", where the author was experimenting with the participants from the former Soviet Union and Eastern Europe for choice identification. She was utterly surprised that the participants did not see Coke, Diet Coke, Pepsi and Sprite as a variety of choices, rather labelling them as one single choice – a soda. She was giving this example to emphasize that choice in the western culture is, in fact, nothing but a learned ability to differentiate between artificially fabricated features. I believe that today, we, born in collectivism, still stay loyal to our perception of reality, avoiding the diluted thinking of the market economy and branding. Here in the west, the variety of brands stands for a single basic product loaded with margins to match your persona, all the brands fighting for your attention and budget.

In her experiments, Sheena also suggested the participants to choose between the two different worlds: one with fewer choices but everyone having equal access to them, and the other with a greater number of choices, but some people having more than others. No wonder, almost all of them favored the first, the fair one. She then goes on with a phrase from Anastasia, a professor in Kiev, who said that with the move to capitalism "I think that we lost the privilege of equal opportunities. And because everybody had equal opportunities, I have an impression I had more choices in the Soviet Union than what I have now"[3].

[33] The Art of Choosing, Sheena Iyengar, ISBN: 978-0-349-12142-0, p.68

Yes, here in western Europe, we do have incredible choices: to fly on a private jet or wander the streets as a homeless beggar. The jet option is only possible as a consequence of a wasted life: a total rejection of all human values, for the sake of accumulated assets; and the beggar option- as a consequence of a wasted life in a permanent fight for the resources the jet flier had taken away from them.

So, did the system work? I can tell you- we all lived, not just survived. The system worked well enough for people to know they could rely on real, tangible help. People were never afraid to lose their home, or get sick and just die because no one would take care of them.

As many suspect today, the system was not rejected from below. It was dismantled from above.

Besides, we all know that certain attributes of a human culture at large contribute to better development of the human kind than others. Unity is a precious feature of any society and a true indicator of a healthy community. Did the system manage to create unity?

## Unity was a state policy

In fact, our whole huge nation was living with the certainty that soon there would be no money at all, we were all working and believing it as hard as we could! That one single belief and that kind of attitude to money was an achievement in itself. We did not treat money as a king or a god, we treated is as a plain intermediary to be soon removed.

Moreover, the country had managed to unite a huge population on its vast territory of 15 republics to act as one and speak one single language! Thanks to the Russian language and our old ties, even today, we are still standing stronger than many other nations. (And that's why you also see the Russian language being now under attack in so many former Soviet countries).

More importantly, our hearts were pure. We were not united against someone, even despite the propaganda against the capitalist west. We had natural curiosity, but never any prejudice against cultural and national values of any country outside the Union. Even less so of any republic within it. We never urged them to forget or ignore their own roots, language or traditions. We were truly together, enjoying the cross-cultural wealth, a rich variety of national traditions and cuisines. We had total tolerance, and, even more, we embraced our differences! Even any true foreigner, outside the USSR, was a representative of a new way of living. We had Africans coming to study medicine and we never ever had any prejudice against

their skin color. Racism was never a part of our story. So, the human unity was real, we were unfamiliar with the concept of separation.

The system was clearly not perfect, it was supposed to be a transition to the society without money, which never happened. And we know well that we had to face a destructive force of the WW2 all while building something totally different, standing as a real danger to the financial system at large. We did not have the technology of the west and we had to be able to bring our country from ruins after the 1917 revolution, followed by our civil war and Stalin's horrific repressions. And yes, money was still there, and as such, it was still gatekeeping resources.

We all understand today that the history of any country is not just a sequence of facts. It is the tool for shaping people's opinions. In our country, where political systems changed dramatically more than once within a single century, we learnt how easily opinions can shift to match the new narrative. This is why, I believe, we must approach any historical information with care, especially when it comes from outside the original language, unofficial sources, or those unable to present original documents. And even they can be interpreted differently under different contexts. In the end, the living people are the only carriers of the emotional truth of any era.

Despite the tragic echoes from the 1930-50s, today we can only judge what we have in front of our own eyes: "Stalinka" buildings look better, feel warmer and benefit from 3-meter-high ceilings, compared to less appealing and smaller "Khrushevka" flats.

## An imperfect system gave me a near to perfect childhood

In this huge imperfect transitional system, I had a near to perfect childhood with real values of love, care, support, shared resources, and high level of social equality (even if it was not yet 100%, but maybe 90%?). These values were not just taught twice a week at school, as in Scandinavian countries today, but on a daily basis, permeating all our existing published or broadcasted material.

We had free land, free accommodation, free medical care, free education, free vacation facilities, daily markets, natural products, real nutrients. We had no advertising, no brands, no billboards polluting our space with unhealthy drinks or half-dressed people. Honestly, the system worked really well, promoting virtues, not vice.

Many may think that 90% of people being at the service of the 10% of those at power is what the USSR was. And this is exactly the argument that doesn't ring the bell. Because we just never saw those who could benefit from our work and have

access to those resources. Maybe, they were smart enough not to show off as much as the western elites are doing today. But my honest take on that is that we, compared to the average person of a middle class in any capitalist society, literally had access to more resources per capita. And that's simple maths.

So, what would be your educated guess: did the Soviet Union collapse because the system did not work, or because it showed how well collectivism can actually work even under restricted resources? Russia managed to create a unity of nations and cultures to act as one, never submitting any of them. And it's still welcoming those who want to work as one. That's not just a memory, it's a set of national values. And these values will prevail. Because nothing is stronger than a true union. Union is not politics. Union is common sense.

# MY STORY

## A NATURAL BORN ENTREPRENEUR

At this point you may start to form an opinion of my family being the lucky one, deprived of any life difficulties, allowing me to have those shiny memories of my own childhood. Don't get me wrong, we had our portion of misfortune. I was born into a family with a handicapped-born brother, who never walked, fully paralyzed. He has been my greatest teacher. Because his example was a clear one for my whole life: complaining about not having something, while you have your physical liberty to move, to walk, to run, to talk and to serve yourself, is highly inappropriate. No matter how hard life can strike you, you still have your decision power and ability to act. My parents have sacrificed a lot in their personal lives to stay a family, to be there for each other, for their first child, and the two other kids born later.

Well, now when you see what kind of an environment I was born into, you would be definitely surprised that, nevertheless, I needed to start from an uncomprehensible desire for entrepreneurship, the one that did not even exist in our country.

Growing up, I was very much aware of the precious moments of childhood I was living then. I distinctly remember myself at the age of 6, flying up and down on our back-yard swing, anticipating how much I was supposed to do in a life time. "When I grow up", I was thinking to myself, "there will be many problems, and now I am just a careless child with no obligations, who should enjoy this happy period to the full, because later I will even have to pour tea myself into my cup". And I remember cheerfully concluding, that when that was going to happen, it would not actually be so hard as it seemed to me then.

I did not have any urge to grow up and see myself being rich. However, as long as I remember myself, I was willing to create something that would benefit the world and would reward me with the feeling of being recognized for my input into the development of our society. I wanted to sell the work I created. But even stranger, the idea of becoming wealthy, with the things I would like to create, never crossed my mind at that time. I believe, I was looking for the feeling of being of use to someone for something I could create. And, as we know today, this strong desire

to create only comes from a stress-free environment, which my country and my family could give me.

In the last year of school, we had to choose our professional paths. Hinted by my mother's questioning, we (my family) set on the goal to get me admitted to the Linguistic University. I had to pass the exams of English, Literature and the Russian Language, I believe. Taking into account that I had just a very vague idea of English, we had to hire a personal tutor.

The Soviet Union collapsed in 1989 and capitalism had fallen on us accompanied by "humanitarian aid" with German chocolates, American "Snickers" and "Mars" that all cost a fortune at that time. As soon as the Berlin Wall fell, our prices skyrocketed, the Russian ruble devolved in a matter of hours. I remember we could buy one "Snickers" bar and divide it in five equal parts for everyone in our family to taste the novelty from the west. This was exactly the moment when I first was confronted with the expensiveness of things: My English tutor cost us a fortune too. So, I had to work hard (on my English) not to miss the opportunity to get the higher education I wanted.

At the same time the first McDonalds started to open and the girls working there in the kitchen were, in my eyes, the most successful people I could meet. They all were proud to have learnt English prior to their job interviews (most of them were certainly graduates or students of the Linguistic University). So, it was quite a perspective for young adults of our city, who had never seen a single foreigner before in their life. (Apparently, McDonalds also guaranteed the flood of English communications from swiftly imported foreigners who had to be willing to discover the country).

As you can see, the notion of success had rapidly been embraced by my entrepreneurial nature and my vision of status had started to take root. So, I started preparing for my entry exam in English. My brilliant teacher, who had changed the course of my entire life, affirmed that "I would have to work hard".

When she gave me the book to read and prepare the first couple of pages for reading as a home assignment, I only stated in despair that all I could grasp from the text was "Chapter 1". And to tell you the truth, it was more a hint of intuition. I wept a bit at the perspective of the "hard work" clearly seeing the amount of what I did not know, and started to persevere.

By the way, I was the last generation to get free University education, which was the highest possible standard I could ever witness in my whole life till now. My

sister, a couple of years later, already had to pay a significant amount of money for her University Diploma.

After my graduation, I started to collect initial short-term, random experiences as a journalist in a newspaper, as an ads sales manager on a radio station, a personal assistant in a tourism journal, a translator in the exhibitions press-review, a private Business University PR manager, a teacher in a language school, a marketing manager in a tyre and car dealership, only to come to the conclusion that having a regular job could not satisfy my desire for the freedom of creation. I needed to have a big picture of the "why"s behind every small task. Too rebellious to fit someone else's rules I quickly drifted from the idea of standard employment to creating my own business. I liked the experience of teaching English so, I decided to develop in this direction, besides that was where people were flocking to me. The collapse of the Soviet Union 10 years prior to that seemed to be the perfect timing for me to launch something international and forward moving.

Like everyone else, I started teaching at home, in our one room apartment, where we lived with my then boyfriend (this is when we also started taking on the apartment lease). He had to escape to the kitchen while I was teaching.

In and out of my teaching practice, with irregular income, I had always been looking for a more stable and better paid job ("a decent job" according to my parent's vocabulary), but I had a particular tendency to encounter quite a bit of slaps from the actual and prospective employers, including sexual harassment, or the managerial change of mind to hire me and then inform of the opposite, or just a clear replacement of my job by the director of the advertising agency.

My job experience was not horrific: even in the case of inacceptable situations, I knew how to stand my ground and smile to the circumstances, without losing any bit of my own value. I just got really tired of all the inconsistencies of the employment market of the time, registered myself as an entrepreneur and applied for a grant of the Presidential Program to get a degree in Marketing for senior managers: I needed to get the necessary knowledge of developing my own business (it was a version of an MBA, supported by government). I had to win the scholarship by passing again the exams: English and Psychology, which I did at this point without problems.

I started developing more thoroughly my educational business. It was never easy, but I had some luck and my efforts started to bring in the return on investment. Slowly but steadily, I could get to the level of something more substantial that allowed me to feel more confident and successful.

Thanks to the program, I obtained new knowledge related to business and was exposed to some international connections. I even had the experience of going abroad for the first time ever. It was 2004 and we had seminars in Celle, Germany, and then in Manchester, UK. I was inspired by my experience and wanted more of it.

I started helping Russian companies to find foreign partners, I shortly visited the Arab Emirates, Taiwan, France, the UK, started working with British, Canadian and Maltese language schools, Indian industrial businesses. But my destiny urged me to go distance and explore the world. I could not continue living in my own country with quite limited exposure to cross-cultural diversity, I needed a new breath of fresh air: something foreign, something challenging. I wanted to experience other cultures and languages, see the ways people lived in other countries, for real. I got excited with the vision of my professional future that would let me visit the places I had not seen, all along while making good money!

My dream came true when, quite by chance and in response to my pure inspiration by Audrey Hepburn (whose biography we were reading in my English corporate class), I finally won a scholarship from the Swiss Embassy to study at a Swiss University. “My Dream Ticket” said the writing on my favourite shirt that I was wearing for my flight to Switzerland. I left Russia in 2009, not knowing that I would not come back anytime soon.

# SWITZERLAND: THE EUROPEAN CRADLE OF FINANCIAL SECURITY

## My dream ticket

Switzerland was this perfect opportunity for me to dive into its multilingual environment and feel on my skin the results of the long-established capitalism. The country is a unique blend of cross-cultural differences with its 4 state languages (French, German (Swiss-German), Italian and Romansh), and a diversity of cantonal policies: 26 cantons, each possessing its own unique history and challenges, separate tax policies and even educational systems. The cherry on top to my personal delight is the presence of generations of immigrants, as well as a wide network of expatriates, speaking any languages of the world you can name, representing an exciting patchwork of cultures from around the globe.

In fact, I landed in a small country that, in its way of life, opposed to my experience of the Soviet Union: it had a myriad of dividing elements. It's where drivers of one cantons (visible from ID car plates) always mock the drivers of the other ones, where linguistic differences represent a daily challenge, where cultural heritage is almost always the way to be an outsider more than to be a part of a melting pot. Yet, they say this is why Switzerland works well. So, let's believe them, not forgetting that the country is the European cradle of financial wealth, even if officially not being a member of the European Union.

English is spoken widely mostly in big commercial cities like Zürich, Geneva, Basel or Bern. In most of "bilingual" cities, like Biel, Murten, Fribourg, people would still prefer to speak to you in Swiss-German, that no German speaker would even have a slightest idea about.

In 2011 I graduated from one of the Swiss Universities, with a Masters in International Business Development and thought I had it all figured out. I spoke fluent English, had improved my French and had a stable base of German from my Linguistic University back in Russia.

To cut a long story short, the Swiss employment market proved to be a rigid beast that does not like turning around even to get the most knowledgeable candidates. They prefer an old quiet play-it-safe scheme to the enthusiasm of a dynamic change. Being a third country representative, too old to get into a traditional apprenticeship (I was 32), I had no choice but to start my own business again, another language school. During almost a decade, with many ups and downs,

following my marriage and the birth of my son, I was more or less happy with my work life, running my school, employing about 10 part-time teachers, still far from being rich but passionate about what I did. Till I had to face bankruptcy in 2018.

## A failure? Not my word.

I guess, 2018 was the time when YouTube started to take away a good portion of the educational market share and online platform started to emerge. So, I had to reconsider the business model, the products and start all over again, despite the failure which I blamed fully on my inner state of being and my inability to clearly see the rapid changes of the market. I thought I just needed to leave my current relationship and find my lost spark again, which was also definitely true.

In July 2019, on my way to signing a new apartment lease, in a new, unknown to me, German speaking region, I was not sure if I was making the right move. What I knew was that I had to take care of myself, my own resources. I could not ignore myself anymore. I wanted to live a real life, I wanted to travel, to discover Switzerland, to understand it better, to love it more. I wanted someone to appreciate me, to share the joy for life I felt, or at least just allow me to be myself. I was thirsty for freedom, the freedom to be happy with little: with my quiet mornings in a company of my cup of tea, with my walks in the forest, greeting the trees that recognize me; take a coffee in an unfamiliar place to see people chat and smile at each other; enjoy doing my groceries, bringing home flowers, cooking my fish soups and bake my pancakes on a Sunday morning; use my favourite perfume, or even go dance alone, celebrating my lifetime.

But on the day when my son and I were checking on the apartment I was going to take, I could not believe I had it all coming my way. The apartment looked spacious and gorgeous! I even thought I might be mistaken on the number of rooms or the size for the price that was stated.

I was just taking my 6-year-old son from the car as someone gently touched my shoulder. I looked around and saw a man standing, smiling at me. He told me right away, in German, pointing at me: “Now you are doing the right thing! Your aura is already improving, but please do not do anymore what you did in the past three years. Now it is ok, you are doing fine, and it will be even better in September”. And he walked away. I was not even surprised, but deeply grateful. I needed this reassurance from someone, even though I knew I was already feeling different and

finally had the courage to take a U-turn in my life, without asking any permissions anymore.

When I finally moved into my new apartment, I felt the bliss I have not experienced for a whole decade, since my arrival in Switzerland. I found myself deep in this exhilarating state of joy, longing to expand it - to share it, to give a part of me to others - knowing I will never lose myself again.

Being alone, with no friends or relatives by my side, I felt I could at least give away something to strangers. And money seemed the obvious choice. So, I decided to slip small envelopes with some of it in random mailboxes. The amount that would not break me, but still would feel as real.

And it felt so good! I imagined people, who were only expecting to receive their usual bills, especially in Switzerland. I wondered if any of them had ever opened their mailbox to find money instead.

I guess, I also wanted to disrupt their thinking. To shake them profoundly. To let them know, that unexpected things can happen, even if you don't believe they can. Even if you think simply giving does not exist.

I hoped that some of the receivers might need exactly this on that day, to be feeling grateful to life. I also thought that some, those better off, would be genuinely bewildered to receive it. But I asked the God to guide me to the mailboxes where my symbolic gift would make a difference. Any difference. A real help or a mind shift, a seed for something bigger.

And I did not worry I would not have enough. I knew God was holding my hand. Because I also allowed it. I knew I would have it all. I was feeling so much better, I was me again.

To my surprise, that very September 2019 I was suddenly employed to teach English at a state college, as a part timer. 10 years since my arrival in Switzerland, I could finally just apply and be employed! (Well, a reference from my former client working at the place could have played a major role). So, I had some security and some spare time to develop my projects. I was genuinely happy as we were approaching 2020.

In the beginning of the 2020, when my personal situation started to steadily improve and I was close to getting back on my feet financially, we all know what happened.

Having been hit by Covid restrictions, as the whole world, I suffered the consequences of losing contracts. Even a newly registered business was at risk.

Now, separated and living alone, I had to pay for the apartment, food, clothing, and other expenses like mandatory medical insurance, electricity bills, a Radio-TV socket in your wall (the payment is mandatory even if you officially close your access to TV, because they say you can receive radio in your car or your telephone anyway!), let me not forget the garbage bags that you also have to pay for, otherwise you cannot even throw your trash away; plus my share of expenses for my 6-year old kid. It's funny how back to the Soviet Union, these things were not even considered as valid ideas to pay for. Now, by contrast, I even had to pay for a communal certificate of leaving (!) one address, not just coming to a new one (which you, certainly, pay too). My part time job stopped, my private contracts – gone.

With my language knowledge, my 3 Master degrees, my almost 20-year entrepreneurial experience I applied to all possible positions and even when being fully spot on for the profile required, I never got any invitations. I tried to give up the idea of applying for high quality positions and downshift my CV to the positions of an assistant or a simple worker in a grocery store. Nothing worked.

I had no choice but to apply for social aid that would at least procure me with the survival minimum. (I admit I quickly gave up on the payment for the socket in the wall). I was truly lucky to get the financial aid then. But I did not even have time to fully benefit from the newly acquired security cushion, because just a month later, I got diagnosed with breast cancer and had to be quickly operated.

It was quite a disruptive moment in my life. On the one hand I was genuinely happy to be free to make my own decisions: to work, to cook, to go out, to look beautiful. I felt great. I was thankful. But I got devastated by the news and could not believe I had to face it now, when a happy life was there for me. On the other hand, I was not surprised. I knew that a 10-year daily stress of not knowing where to step, taking most of your courage and pulling yourself together every time you turn the key to open a door of the place you call home, this stress of unpredictable reality cannot just vanish overnight. It leaves its muddy trace in your body. It starts living inside of you. But I thought I escaped the damage. Apparently, not early enough. But I can only be grateful to this experience.

I remember that I looked particularly good on the day of my diagnosis. The doctor looked particularly worried. When I had my first confirmation, I tried to joke with the doctor, just not to make things look so dark. I asked laughing (begging inside for a hint of hope): Doctor, I guess it will pass?". His eyes drilled right through me and without any smile he replied firmly: "Madam, it will not! It's a terminal disease." I had to collect all my mental strength, looking him straight in the eyes

and not let any portion of his promise sink inside of me. I had just one thought in my mind: “It’s me who decides”.

All the following days, as soon as I opened my eyes in the morning, I had to face just one word that echoed with a heavy metal sound in my ears. The word that erased life. I realized, that living for today loses any sense without future. Moreover, I knew I already was living my life the way I wanted, without any regrets about the way I spent my time. I was passionate for my professional projects, I saw the meaning in the work I did. But suddenly, none of it could be continued, when a dead-end street was right there, in front of me. I needed to introduce a change. I needed to take control.

The first thing I did was replacing, by force, the single fatal word with three brightest ones I could think of: Love, Joy, Happiness. Every morning, as soon as I opened my eyes, I repeated them in order to replace the harmful word. Three days were enough for me to start bringing them automatically, smiling at them.

I started binge-watch comedy shows. That was very helpful for my mood. I also searched for testimonials about self-healing. Listened to them and believed them.

I refused to go to the clinic I was assigned to. I found the best one in Switzerland and was happily admitted in Bern, to be operated by the director of the breast center, who I am hugely grateful to.

I took a week to prepare myself for a successful operation: I meditated daily, all alone, at home, planning and envisaging the best possible outcome, anticipating all the small details.

I was back to happy. On my way to the clinic, nobody could even tell that I was walking to be operated from cancer. I did not have fear, I had gratitude. And it all went fantastically well. And what a rewarding feeling it was to finally fully enjoy the whole benefit of the medical insurance with my serious medical condition!

I was full of gratitude to the universe for my self-belief and my ability to manage my own thoughts. After the operation, I refused any chemotherapy and hormonotherapy. I thought I would prefer to look at myself in the mirror, seeing myself happy and full of health and life. Having understood the female dangerous messing up with our hormones, I did not need anything extra of the sort. I was determined to take the best care of my body, my inner world and my life perspective. I continued meditations and I knew the shift happened. I was free. I was happy.

I quickly got back to my life purpose. Life seemed to be switching on green lights for my forthcoming financial stability. At least that was my plan.

## In the darkness

But another surprise was awaiting me just a year later. One day my son was simply expelled from the state schooling system. I found myself alone, on social care, and with my 8-year-old son with no school, hitting me against the walls even outside in the public areas or in shops … That was probably the most horrifying experience of my life: when you, as a mother, feel helpless against your own child, that you are supposed to love, and to protect. I went into the darkest depression ever. It was my childhood worst fear – to deal with someone whose behavior I would not be able to comprehend. Growing up side by side with my brother, I knew how to be with those physically handicapped, but not those with mental problems … I could never imagine it would come from my own son.

I brought him to church, I went to church myself, I continued meditations, but my life just stopped. Some specialised schools were helping us, but I was constantly on the alert for someone to phone me and ask me to take my son back as impossible to handle. His father and I were both trying to figure out how to live further. Our son was expelled from two other institutions for violence and material damage to the furniture and the classrooms. In hospital rooms, where we passed medical analyses the nurses saw tables, shelves and medical equipment turned upside down. Schools were reporting holes in the walls. That was a nightmare. But it was not the time for me to crumble. I had my precious health to keep.

All alone in the country which was supposed to become my new home, but where I did not have any childhood networks, long-established friends or loving family members willing to support me, addressing all of these issues already felt heavy. Just two years prior, when I moved into my separate apartment, far from the French speaking region where I had spent 10 years of my life in Switzerland to settle into the German speaking part (the only affordable place close enough to my kid to still be able to drive him to school and back), I had left behind all my newly established networks of partners and clients. My bankruptcy had left in me a profound scar, still burning with the shame of not being capable to meet the requirements of the market, not having enough physical, emotional and financial resources to find new clients.

I was battling hard, being sure that if some people could make it, me – with all my language knowledge, diplomas and experience I would soon be crushing it! I just needed time to finally get back to work with no hurdles like a draining relationship, health issues or an out-of-the system child on my hands.

## The drop of the curtain

After our son had been placed into a specialized full board school, things got better. We could finally plan for the time to work. I took the last final decision to risk it all and opened again my business. I said to myself: “Now or never”, and invested everything – my time, my efforts and even the money I did not own. I did not doubt my skills, my business acumen, my ability to develop new products and programs, my capacity to lead. So, I did not worry too much about taking this step: I was sure success was to knock on my door within the following months. Because I finally was free to devote myself fully to work, with no excuses to fail.

But something suspiciously seemed to be out of place. Months passed by and I could not get through to be seen by my prospects. Despite having set up a full-time business, working from early mornings into late evenings, having a physical presence in the city center with big windows and front doors facing the street, I could not make people come to discover me. Everything was there – my experience, my credentials, my well-developed offers, my social media engagement, my events, my invitations, my web-site, the office, the ambiance. One thing was missing: my clients. And to be more exact – my prospects. By 2025, it had become extremely difficult, if not impossible, to make people pay attention to something else outside their daily routines. Outside their permanent burn-out, their broken relationships, their disturbing mental and physical wear-out, outside their desire to just make money. I slowly had to accept the truth: I invested my all in order to smash myself down at full speed and touch the very rock bottom. I had to live through a devastating loss of all my dreams. The dreams to once get back on my feet, acquire my financial freedom and independence. Being there a good mom to my son, enjoying the quality of life we all deserve.

The system did not want me back: employment market beyond reach, for an overqualified entrepreneur from the country under heavy sanctions and European outrage, a cut off from my family due to closed sky and expensive flights through third countries, 5 years in a row on social aid and no way out of poverty. I started to question heavily the reasons behind my failure, because I seemed to have what it takes to succeed, and still, I didn’t.

Alongside my entrepreneurial endeavours, divorced and free, I was also back to establishing new relationships. To my full dismay I could only witness people being ready to give a miserable resemblance of what we used to call a relationship.

All moral values of kindness, love, support and shared experiences were stonewalled with the fear of losing one's freedom. An overwhelming lack of trust, nurtured with hostility towards others; guilt-free self-protection hidden behind the mask of perfect performance, shielded with emotion-proof construction of unwillingness to take authentic relationships as a benefit, or a human asset, for mutual growth and happiness. All forces are being thrown into protecting the self from another human-being whose only agenda is to control and possess. What can possibly save them from being imprisoned by another? Only self-imprisonment, from where no one would ever reach them. Yet another wall you can't get through.

I had to open my eyes wide and see: people seem to have no more time or motivation to build relationships, persuaded they are pushed to giving away the part of themselves they are not willing to share with anyone. The ability to work, to generate money in order to generate more of it, is the only thing that seems to count. Everything else is a burden. It's a total collapse of human values and a terrifying rein of monetary system over humankind.

And yes, I was only capable to see it all because I suddenly was not inside it anymore. I had to stop the race and step out quietly, to have a sober look at what was happening around.

Having been born into the Soviet Union reality, I truly believe people are kind and loving by nature. To me, being together, even when poor, is the main treasure of life as we can rely on each other. I know for a fact, that real help does not depend on money, that genuine attention does not request any bitcoin investment, that taking someone in your arms is the most precious gift you can offer.

# YOUR STORY

How about you? Are you born into poverty and competition, hostility and constant battle against everyone else? Or are you lucky to have inherited land and housing and you look down at those who have not? Is any other person just another enemy who is trying to rob you of everything you have gained? Or are you constantly living in the fear of losing, not being enough, not being loved, being worse than anyone else, even feeling ashamed, and thus having to protect yourself and your belongings, and never actually be yourself?

But let me hug you and get you closer to my heart. It's not your fault. It's the system. You have always deserved the same amount of attention, love and resources as anyone else. There is no any single reason for someone to have more than you. Or any reason for someone to have less than you. There is no single reason why someone can be considered better than you are, or the opposite – any worse than you are. People who are born with special needs must have more and not less. Those who are willing to work, should be able to work. Those who are willing to learn and progress, should be able to do so, because a motivation to learn is enough. And teachers should never ask for more than just your desire to learn. It's the system that is broken. The system that is enabled by one single idea: a man is evil and needs power, discipline and control to be exercised over.

So, back to the mirror, where we see our own reflection. The current state of economy allows one kind of people enslave the others, because the resources they accumulated are "necessary" to control someone uncontrollable, who is willing to misbehave, to cheat, to kill, to steal or to idle at best.

Nobody's asking the question:

"What system should we create for people not to be willing to cheat, to kill, to steal or to idle?"

Because the question has always been:

"How can we better control everyone?"

And yes, those who align with the flawed vision of human nature agree: people need to be controlled in order to work, to produce, to perform… Does your management, that knows better than you do, have the right to be? If you say "yes",

so does dictatorship, isn't it the same management after all, just a bit more controlling?

But management and leadership are different. Both represent hierarchy, but if latter comes as the result of social recognition, trust and professional expertise, the former is always appointed and imposed.

It's always hard to take responsibility for what we see around us. Even if we are not at the core of the problem, not directly ruling people or waging wars, just agreeing that people need control and power is already enough to support any control: at home, at work or in the country government.

If we get to have more people believing in the goodness of a human nature, we will then manage to get rid of any control, because we will know for sure – we don't need it and our society can function in a healthy, harmonious way, just fuelled by our own free will. If more people believe it, no management, or power, or control will be required and, thus, it will just drop off as rudimentary.

It does not make sense to shout out about revolution or any state political system, or figure, if the need to control is justified.

But, unfortunately, many people think the problem is in the current government, in particular people at power. And this is a big illusion. Because people are shaped by systems they live in.

> We are revolting against the ever-growing power of control, because it starts hurting us too much. It's not about people. It's about the system in place.
>
> Today, money is self-regenerating. And it is rapidly becoming a rudiment of our society: it does not serve us anymore.

By the end of the book, you will have a clear vision of why money has become obsolete, especially as one single powerful tool of control.

You will also understand what you can literally do in order to contribute to the birth of a new economic system based on our engagement into society, bringing back the value of our lifetime and purpose as our sole capital.

# THE TOXIC MARKET ECONOMY

## MONEY: A SOBER LOOK AT THE MONSTER

The world that we know today has been governed by money. Being born into this reality we rarely question the usefulness of the concepts we adopted so long ago: our laws, our financial system, taxation, work, employment market, ownership. Everything turns around money: money represents freedom and the absence of it represents, well, it represents death. You either obey to the laws and survive, or you are thrown out of the system and you die.

### Money is our toxic partner, the abuser.

Strangely enough, having adopted money as our partner in life, we now fail to see the whole chaos that it has created for us. Or, as any toxic abuser, it actually accuses us, for its misbehaviour. It's *us* who do not work as hard as we should; it's *us* who create the problems; perhaps, we even have unhealthy expectations; or, maybe, we are toxic ourselves and we can't make contact with the right people. And yes, being brainwashed we are sitting here, closed in the bathroom, trying to understand what else we can change in ourselves to be a better partner to the money, to be stronger, more compassionate and loving (as many hypnotherapists teach us), or to expect less or just stop wanting anything at all, as someone undeserving of what anybody else is having. Or do you try and prove to the abusing partner your worth so that they finally see it? As you understand – no matter how hard you try – they won't. It's not in their best interest. They took one single role on: to teach you your own worth they try to deprive you of.

### The absurdity of today's reality

That's why, let's, please, have a sober look outside your window and watch closely what is happening to you and the world around. I hope, you do not need me to actually see the reality: we are living in the world where our moral values are crumbling under the pressure of monetary gain. We are operating in the reality where we slave long hours of work for the minimum survival kit (that will hopefully

allow your kid to have a decent toy for their birthday and a meal too), to roll out yet another luxury, limited edition smartphone that will last two years before the owner will have to replace it with the similar one (that is going to have another additional pixel of the camera resolution compared to the half pixel of a competitor's one). Precious metals, forests and human resources are being shamelessly destroyed to bring yet another shiny object, luxury party, AI servers-covered terrain, or poisonous radioactive installations that all just generate money…

## Total collapse of human values and morals

This is the world where money is generating money and it sees its own reflection in the eyes of everyone you pass by in the street, with the rarest exception of someone who thinks about their loved one after they finish their working day.

It's the world where we feed our children with the "brainrot" cartoons (and we don't even hide the real name of what it is) to allow them to get addicted to the most stupid and irresponsible content that kills all their capacity to learn, to focus on a human phrase longer than 1 word, a bit more complex than a "Tralala", just for the sake of allowing some underdeveloped youtubers to make more money, in order to produce more of this content! What do we expect? We will get half-bent human-beings unable to raise their eyes to the sky and ask any conscious questions about the sun or the Earth, not even being conscious anymore of their own existence.

We are creating professional "social" media, intended to create work-related networks, just to finally come up with the direct spamming solutions to be implemented by bots. The bots that are sending messages to other bots who create the content. Hello, we are moving towards the world where you will knock at the door, but nobody's there!

So, let's face the results of it all in our most obvious societal problems: distrust, unhealthy relationships, broken marriages, manipulation spreading like fire, autism and inadequate behavior patterns in children, impossible balance between healthy parenthood and highly efficient performance at a 5-day job, total burnout and a permanent stress for survival, physical and mental health issues, skyrocketing levels of depression, suicide, aggression, criminality, exploitation and human trafficking, absence of true justice, unpunished abuse of poor by the rich, inability to protect the weaker and deprived, silencing of pain and promotion of gender disparities, killing the spirit of community and propagating hatred, separation and fear, focus on individual sufficiency and "self-love" that rejects the necessity of being loved

and appreciated by a partner or a larger community; complete destruction of human ties through disinformation, total shut-down of real face-to-face communications and the illusion of digital connection; deliberate encouragement for the ideology of helplessness, uselessness and powerlessness of masses; zombying people through addictive screen time, available porn and enabled drug use, distracting them from pain.

## Elimination of all resources.

And we all know about environmental issues: irresponsible use of natural resources, overproduction, abusing the use of chemicals, total pollution of water and earth, global conflicts aimed at killing all our natural environment, ourselves and our children, justified by money generation goals. We have to be completely out of our minds to have hope for life while conducting ourselves in the ways that support military budgets ramp up and financial aid to continue wars that can trigger the nuclear weapon use. Does someone already have a planet B to relocate, and we are all just unaware? If so, can we buy them a ticket there so that they leave without destructing the Earth?

## Self-destruction as a final combat.

And the reason for all of that is our market economy that is entirely built on the concept of gatekeeping the resources and making people compete, at the expense of each other, for these resources. How far can you go to generate more wealth instead of focusing on people's real needs? How far can you push the standards of excellence and performance, almost killing the life out of your people at work just to promote another expensive bicycle that no consumer is willing to buy because we just already have enough!? Apparently, we can go as far as eliminating humanity all together. If you apply your cold logic, with the mindset of scarcity of best available resources that are not enough for everyone (in fact, an illusion of it), reducing the number of people on the planet looks like a valid solution. There is just one problem: if someone always wants to have more than the other, even any second person left will be one person too many. Do we really need to go there to understand that together life is still more fun?

# WHAT MONEY DOES TO US

## You can only recognize darkness if you have seen the light.

This book would not have been born if I have not been confronted with two different worlds of values. As we are unaware of what else can exist as the opposite to what we experience, we can hardly judge for ourselves if our experience is questionable.

The one, who cannot distinguish colors, will not know other colors exist. And you can spend years explaining how it feels. So, sometimes we have to trust those who know the difference, who have experienced the both. We have to lean in and just be curious enough to discover.

Fortunately, I have witnessed the monetary extremes on both ends in two different systems and I have been exposed to the consequences of the both.

The truth, like balance, is somewhere in between. But since most of you do not see the Monster behind the mask, I am taking on the role of someone to open your eyes to what is happening to YOU when you were **raised by a beast, the one you should love, because it was supposed to be taking care of you, but who's major goal has always been to keep you hungry.**

## We complain about something we voluntarily agree to be a part of.

I am writing this book in order to show you that the life we are living today, submitted to the rules of the current financial system, is not necessarily the one we should be living. Capitalism has spread all over the world as a poisonous liquid covering the land, entering small and big cracks in the soil, not leaving any safe space unless a rigid and high enough barrier is encountered on its way. But even there, underneath, the soil and water get contaminated. We can only stop it from spreading by our conscious decision to clean the Earth: to stop producing this poisonous flow and then start collecting it to be processed into something less harmful or, better, something of use.

And though many of us know this already deep in our hearts, we are afraid to really say the truth out loud. Because if we say it, we will have to look at ourselves and take responsibility for our own actions that nurture the very same system. And frankly, the system only works because we all agree to be a part of it, helping the process of self-destruction, even if it does not look like it. Yet. Or does it?

You see, our life has pushed us to learn to constantly fight for our own place under the sun: we compete with people like we are to outperform them, to be smarter, to look better, in order to gain more and better means of survival. Some of us manage to do it better than the rest, and some at the expense of others, taking advantage of our "right" granted by the system to accumulate more resources than others, to live a better life.

## And it feels wrong.

From our early childhood we are confronted with injustice, and we all feel deeply it's all wrong.

We find ourselves in a perpetual longing for a circumstance in our life, that will make us justice and will punish those who have taken more than they should have, and give it all to those who truly deserve it. Be it by the virtue of hard work, patience or kindness. But the concept of survival of the fittest is our best reference that justifies our decisions, the paths we choose for ourselves and our kids.

## Competition today equals survival.

In fact, we were made to believe that human nature is flawed, that we will always take advantage of any given situation to outsmart the others, in order to be better off by accessing more of the wealth. The logic of competition is rooted so deeply in our consciousness that we can't even comprehend what life would look like if, all of a sudden, we will have to stop to compete. For many, competition is a driving force behind progress, high performance and excellence. And nobody seems to care much about the consequences that this kind of lifestyle creates for our society. In our constant battle for money, we abandon relationships, give our kids to strangers to take care of them, we separate with our spouse who requires time and attention that we don't have, we stop learning, stop exploring our hobbies and passions because they don't bring money, we even stop reading fiction because it is not profitable compared to reading business literature, packed with advice on making more and more money.

Generating money has become the utmost goal for all of us who are still relevant to the labor market. And it's easy to ignore that more and more people are actually dropping out of the system, trying to make ends meet even while working. The newly coined term "the working poor" is the proof. It's about those of us who are working, selling our time for money, and, finally, are not even getting to pay for simple pleasures of our life when we are off work. And that is roughly 8 days a

month. Because 5 out of 7 days in the week, from early morning and often till late at night, we are busy working for someone else, doing something that allows us to survive, because they are building their own fortune. And they are accumulating resources, meaning they are taking something that we might have, if we were born into the natural environment of the planet with no governance of resources, or – with a different governance of such.

## Today's entrepreneurship is a dead-end street.

At this point many would argue that people like Steve Jobs and Elon Musk, or Bill Gates, Mark Zuckerberg and Sergey Brinn have changed the world and made it better for all of us, that's why there is a waiting line to working for Apple, Tesla, Microsoft, Meta and Google.

I agree that many of them started with an idea, being self-driven to create something new and make a difference in people's lives. They followed their need, but unfortunately, they have fallen in the same old trap: they forgot the idea and submitted to the power of money, the one which, as soon as you touch it, ruins everything. The same systems that were created for good are turned today into something that opposes all human values: freedom, sustainable development, progress, quality education and community. These people did their best, achieved a lot, but finally got swallowed by the system, unable to resist the shareholders' pressure of return on investment. **The idea of making money for making money is the one that creates so much misery around the world.** And yes, it's a system that fights for its own survival, and it works even despite the people it is supposed to serve. It's just a system that functions well. It spits out people's needs as irrelevant.

## Resources are not only about money.

You must have heard about the Pareto Rule. Already long ago, the Italian economist stated that with unequal distribution of resources, you will always end up with 80% of the wealth accumulated by the 20 % of the population. What we have been ignoring is that with the time the disparity between the rich and the poor is growing. I am writing this book in late 2025. We have now arrived to the point when only 1% of the population owns 45% of the total global wealth.

You should understand, that when we talk about resources, or wealth today, we are talking about things beyond just money. Yes, we are talking about material resources but also information, the means of communication, laws and knowledge (let's call it AI). If laws, information, AI and the means of communication are

concentrated in the hands of the wealthy 1%, you can imagine the state of our "democracy", open information or simply the resources we all have at hand in order to evolve as species.

Which literally is:

> Today, we DO NOT have ANY possibility to access real facts, real communication, real knowledge or be protected. We see what we are allowed to see. And even worse: we think, what we are allowed to think...

If you reflect just a bit, you will understand that we are in total dictatorship and authoritarian regime without any labels officially being put on, or pronounced. And any further advancements of the AI and technology can only make us shiver from the "opportunities" this 1% of the wealthy have at their disposal already today. Because we sold ourselves. For as little as our silence. Keeping us busy with "work".

Companies create more money out of our best years of life. So that we can "rest" when we are thrown away as a waste, as disposable material, that does not serve anymore the primary purpose: creating more wealth for someone else.

## We do not even care. We ignore our lives.

The worst of all, is that the most intelligent and hardworking people, who have fought for their success, do not even see a problem behind this concept. They are totally ok with working long hours and having this "unique" possibility to make more money, so that they can enjoy life later. Later. Take care of their children later, when they are not children anymore. Take care of their spouse later, when she has lost her best years of beauty and vibrance waiting for them to come back from work to just watch them sleep. Take care of their garden later, when hard work literally becomes a heavy lifting and the beauty of the garden does not serve them well, when they are in bed with their backpain. Take care of their health, their passions, their mind later, when life has already passed by…

As if someone has signed them a warranty of their life span. What they are actually saying is: it's ok if I never live. The system is such, so I have no choice to make about my life. I have to survive, I have to feed my children, I have to buy a couple of apartments, so that I could comfortably get the lease from tenants for the security of my future.

And though they acknowledge the system is wrong, they are ready to close their eyes on its defects as long as they survive.

## Poverty is our awakening.

And yes, it's definitely difficult to try and walk in someone else's shoes. Unless you get hurt yourself and see the power of the monetary system at work when you are not the one it is going to defend. Only then will you finally realize how it can smash you and throw you out of the way from its shiny road.

Those who have seen the rock bottom, seen the poverty and who know, how difficult it is to get back to the normal life full of friends and colleagues, they just feel isolated and lost, being needed by no one. As if a young healthy person, deprived of education or access to networks, can be really useless to the society. Which is complete opposite. Any person willing to serve the community is precious. And there is no doubt about it. But the system shows us the contrary. Millions of jobless immigrants, or even highly educated country citizens (like the one writing this book) find themselves thrown out of the system as unnecessary stuff. Governors prefer to raise the limit of retirement age better than employ those who actually ask for work.

And yes, let me tell you, we are not interested anymore in spending our life time to create someone else's better one. The contrast has become too drastic, making us aware of the things we cannot tolerate anymore, moving us closer to what we need to reclaim. This is our silver lining. Having been exposed to the truth about the rotten monetary system, we can now act and make a change. This is what makes the time we are living in so extraordinary. This is a time of breaking the old patterns to create something genuinely beautiful and deeply rewarding!

# THE REAL PROBLEM WITH MONEY

## Can we replace money?

Why isn't justice possible with money? Can't we create an equal society with money? Or can we replace money with anything?

Whatever you put in the system that allows for its accumulation or outright movement, will automatically create problems. It can be papers, coins, precious metals, it can be controlled by state, or be initially scarce by nature (gold). The fact that it's enough to have it to get the purchasing power, enabling one to create any circumstances for moving the resources between the members of the society through manipulation or theft, means that they do not have any other liability to the society.

## Any transferrable currency cancels our liability.

It's as if the society at large does not require anything from anyone, but this one thing, in order to buy anything that others have produced. Imagine a society in which too many people become rich! They have the thing! Who are they going to buy from if everyone has the thing and owes nothing else to the society? So, the rich can only be few, because others have to work. But in reality, what the society at large needs from each of its members is equal engagement in the creation of the public good, the common good. The thing that we call money, or whatever you can replace it with, can be inherited, offered, stolen, exchanged for something else. And there is only one thing that can never be stolen, since cannot be stored: your actual labor, your work, your engagement.

## We can't exchange "work" for "no work".

Today we have the wealthy few who don't have the word "work" in their vocabulary anymore. They have servants yes, they have resources and money, yes. Work? No, they don't have it. They never think of it either. What for? They have the money. And money gives them the right to have anything they want, this actually being the labor of others. So, they exchange "no work" for the work of others. And we think it's ok, because in our mind money is still represented by work that we do. And we even believe that our work can now be traded for no work. But that's exactly why

at the top of the pyramid there will always be those who just have the money, and the foundation of it, the people who can only give work.

## Money does not equal work. It, actually, never did.

Money is the mask the wealthy are hiding behind. They made you believe money equals work (some of them even really think so). But in reality, we know, more often than not, money equals inheritance. Kings and queens are not our daily reality (apart from the UK and a number of other countries), so we tend to forget that money equals a long-established dynasty of wealth and power. But we also have new kings, new barons. And unfortunately, today money also equals drugs. Money equals human trafficking. At best, money equals resources, and more precisely, gatekeeping those resources. Including our jobs. Despite the fact that the poorest of us have only work to give, the gatekeepers know how to keep us away even from work. Because ideally, we look better to them as a slave, not as a paid worker.

## Labor is our only non-transferable capital.

So, any sort of intermediary, be it heavy stones or digital money, like bitcoin, that people can put value on and equate to the results of their labor, cancels labor itself. The one who can make others work and provide them with money, will always, always have the role of the master and the rest – the role of the slaves. And times have come, when our technology and globalisation have reached such standards, that we finally can all trade our sole genuine capital: our labor, be it physical, intellectual or emotional. In other words - our societal engagement. And it all boils down to our lifetime and purpose.

Hopefully, at this stage I will hear your questioning: “Yes, ok, but how do we get there?”

# THE PROBLEM WITH THE “HOW”

One thing is true: we don’t have immediate solutions to reverse the system. Firstly, because we are not all educated as much as we could be: the system puts clear monetary obstacles in our way to learning. And secondly, because we want it all right now, and if we do not know how, we are ready to wave our hands and accept any movement is useless.

But our first step should not be about the “how”. What we really need to do first, is to agree that the current state of things does not work for anybody, and we just need to say a firm “no” to the system. The “how” and the “what to do next” will be unveiling itself as soon as we start looking for solutions and exploring possibilities, giving it a try. But we will not even try if we all say the system will not let us go, or that we are helpless against it.

Our determination to reject the current situation is prior to any further advancements, prior to any results or finding solutions to building a new, equity based, fair future. We just need to decide we do not want this life anymore, with us being enslaved, controlled, manipulated, having to pay for any resources not with what we have but with something we don’t, falling into a deeper hole of a constant debt.

What do we owe anyway? Officially, on paper, it seems that we owe our money. But what we finally owe to the banks is our life. The life where we are chained by how much we should earn and give back, in order to survive. Come on, this is nonsense. Nobody purchased our lives. We have never signed up to that, but unfortunately the system has claimed it. Now, we only have to recognize the problem in order to move forward with our own vision of OUR life.

# THE MONSTER'S TOWER

Now, let's imagine a magnificent dark marble structure, with tall heavy pillars that uphold the luring financial system, the home where money lives and welcomes everyone who enters it. The massive building captivates your eye with the imposing power, letting your curiosity lead you through an open door, into an empty chilly space inside. Well, you may have just walked in on a cloudy day, and soon the sun rays will probably warm the whole building.

Keeping your hands warm in your pockets, you walk around, marvelling at the old mouldings on the walls and the elaborate decorations of the ceiling. "What kind of building is this?", you wonder to yourself. You touch the cold massive pillars that seem to have been there for centuries. A labyrinth of stair-cases awakens in you the feeling of childish curiosity and adventure. The faces of the people watching you sternly from the golden-framed portraits on the walls look intimidating, making you feel small, cautious of your conduct. You observe the whole creation in awe but a cold piercing feeling of unease is already growing inside of you.

Suddenly, a sharp sound makes your heart sink – you can hear some heavy steps on the stairs. Are those the steps of a living soul, or just the sound of the window blind, left open and just knocking against the wall in the wind?

All of a sudden, a nicely dressed guide appears right in front of you, wearing an old-fashioned outfit from the past, which looks just like new. He nods his head politely to greet you and offers you a hand: the whole thing starts looking mysteriously attractive and your guide is sweetly smiling at you, welcoming you to explore further.

With every new step that you make, following the guide, you somehow realize you have already lost the main entrance door and would not be able to find your way back on your own. You pass by the myriads of stair-cases and you notice some giant doors, that have not been open for ages, with ash-colored dust and spider webs on the handles and locks. "Am I in the right place?", you ask yourself walking in silence, and the guide looks back at you and smiles in response. You smile politely in return, being aware of your gut feeling that tells you something is getting seriously wrong.

But running away is too early since nothing promises danger. And even if you had to, your only way to escape would be through one of those heavy doors.

## The red flags are there.

People who have been through difficult manipulative relationships, can definitely agree that red flags are there from the start and something disturbing shows already in the very beginning.

At first, when the skies are still blue and the sun is shining, we start hearing the echoes of the thunderstorm rolling somewhere in the distance. And while here and now everything's fun and careless, it creates an intense feeling of premonition: things feel inadequate, there is a sort of unease that sets upon and the whole air around becomes dense and heavy.

That's why psychologists always say: listen to yourself and your intuition, don't try to explain things just with logic. Listen carefully how your whole being reacts. Be aware of any tensions or discomfort. Because the moment you feel acute pain, it may already be too late.

And money, just like a partner that does not truly care about us, but is seductive and charming, has been sending us all the right signals. The signals we prefer to explain, to circle around, to find solutions to fix. The signals we just simply ignore.

There is a substantial number of economic inadequacies that we swipe under the rug to persuade ourselves that everything is ok. This is exactly where we are trying hard to love money, instead of simply admitting the whole thing feels totally wrong.

# INADEQUACIES OF THE CURRENT ECONOMY

When we get trapped in the cold marble tower, the heavy giant doors with the dust on the locks feel instinctively as the only way out of the building and into the sun. But the fact that they have not been open for ages brings you back to the sobering reality – nobody could ever escape, so we should not even try.

The locks are massive and dusty, but who told us we can't open them? No matter the outcome, the very first thing to do is to approach them closely enough, just to be able to push them open, because what if we can?

In fact, we all enter through these doors from the outside, only in order to get trapped inside. And a very old trick is played on your thinking: you enter, the door shuts behind you and, as you try to open the door, the handle won't work. And it never occurs to us that the handle is just a distraction. You just need to push it wide open from a different side.

## Employment market: human resources against people

### The disturbing human imperfection.

If you see the big picture of what is happening inside the companies, globally, you will understand that there has been a silent fight between Human Resource's departments and people they recruit. HR "specialists", (certainly at the service of their CEOs and thus the companies' bottom lines), have only one major goal – to eliminate the inconvenient human factor, surprisingly present in all humans, persistently showing up through human imperfection. Companies want excellence, maximum possible performance and better – flawlessness. And HR are having hard times looking for perfect candidates to do their jobs with no mistakes, no failures, no missed meetings, no sick family members, and more so - no personal life at all beyond the company goals and dead-lines.

And this is exactly the direction we are moving in, with more and more people staying long hours in their offices. They are ok with no life. They think "that's life". Automation and AI - to replace human work - is already seen by workaholics (those especially uncomfortable with human relationships and family life outside their work schedule) as a real threat, when they would not even know what to do with

their liberated time, which will jeopardize their whole lifestyle! Sadly, they cry out SOS to save their work time, not their life time, preferring to get rid of a burdening relationship or their responsibility to spend time with their own kids, which definitely does not look like fun.

## Yet another stock exchange.

We all view the employment market as the central part of our economy, where humans strive to apply their best knowledge and skills in order to exchange them for an opportunity to survive. In other words, it's yet another stock exchange, where the stock is the people, their time and their competences, traded for money.

I wish I could be exaggerating, but have you heard about private prisons? Rumours have it their shares are actively being traded at stock exchange. And prisoners? They provide labor to the biggest companies in the world. And you get it right, the more people- the better. Is there any reason why governmental structures cannot become private? The Federal Reserve being a private company, can we even wonder any longer?

## The truth we are ashamed to face.

I would like to tell you a story of one training I once delivered to a company. It was the training on time-management. But after this training the CEO did not want to see me anymore. Because I revealed the truth. The truth that sounded harsh, though the CEO was probably the only one who captured the real meaning behind the words. I guess it was very uncomfortable for them to face the reality.

So, what did I say? That we all have our time but sometimes we need more of it and delegation is a common practice to exercise in the world of business, if we need to handle more things than we can physically do. Nothing new here. The truth cut deep when I explained that employment is the way to enrich one's personal time resource with the time of others. In other words, when you join a company, you offer your time to achieve the goals of the owner, because they cannot achieve the same results alone.

While employees did not actually pay attention to this, it was the employer who was hurt. Would they be hurt if this project was not about them, but about the common value? I don't think so. This judgement did not come from me – I was talking about the project and how people involved in the project actually brought their time and expertise together for the common good, despite the fact that the project was initiated by someone else. However, their judgement came from

themselves, affirming that employment is not about people's needs, it's about business. About the goals. About the money they can make with the help of all those other people. It's only about exploitation. And that was a blow in the face of the CEO. Who certainly did not think about their business this way. Or did they?

## Employers matter, employees don't.

Since feeding masses has never been the primary goal of the monetary system but rather exploiting their bodies and minds to feed the few, the employment market has followed the "normal trajectory" of development, catering to the interests of the company, not a regular employee.

While beautiful "well-being" slogans and "corporate culture" focus have managed to mislead the most of HRs, allowing some space in the heads of the hired staff to dream a sweet dream of being "the main asset" and thus, being cared for, the HR departments were forced into playing the main fiddle in dehumanizing the employment market at large.

## HRs have given up on people.

Soon after the algorithms and the internet started to provide for a higher volume of applicants for real jobs (let's ignore the fictitious jobs for now), the HRs were happy to replace the human eye for selecting candidates with the machines and systems that did not need to see a real face or a personality behind the paper or electronic CV. They handed over the selection process to machines, hoping to get a better return on their investment and "harvest" better candidates. The human touch was lost and since then, candidates were to deal with the intelligence of the machines, which were definitely intelligent in some very awkward way.

So, HR specialists were the first to openly give up on the inconvenience of the human factor. They did not care who was applying, why and when, complaining only about the lack of perfect candidates to fulfil the duties. On the other side, candidates were left to their own devices to understand what exactly they were missing in their CVs, preventing them from being selected for at least an initial interview.

The learning curve flattened. More and more people were dropping out of the employment market, keeping the same people in the loop. However, the overall increased number of applications for any position did not teach the HRs to write better or more precise descriptions of their open vacant jobs. Today, at least in Switzerland, you can still read a job announcement that does not even let you know

to which professional area the position refers. It's kind of logical to receive thousands of applications for the position that does not even offer a clue about the exact job it is trying to describe. Add up the obligation of all unemployment aid beneficiaries to apply for jobs, you will definitely get a high volume of irrelevant applications. The pressure is real!

Also, why do they have to keep the position open for 1 month, like in previous years, if already in the first day they can get a 100 of candidates? Well, we get it, they still want the best. But they cannot select the best, right? Because they have given up on their human judgement, brushing it off as unnecessary. They are actually the first who have decided that the human imperfection is an issue to address and replace, through their own example. While in their own human judgement they naturally have the gems for their selection criteria. From any given CV we all, as humans, can get the droplets of information about the person's character, creativity, ability to think outside the box, have a glimpse at their emotional intelligence and a simple ability to differentiate between the capital and a lowercase letter in a title!

The ATS tools want people to be totally stupid: to ignore the grammar or avoid a human language to describe things with synonyms, instead pushing them to lay out information in words that ideally are not even linked in phrases.

While machines can process information, a CV is much more than just a white page with symbols, numbers and letters. It's a piece of a creative work. But HR departments thought they should remove the human factor. And this disease rapidly spread all over the world, generating substantial revenues to ATS developing companies' owners, but leaving some brilliant but imperfect people out of the employment market.

## Smart is dangerous.

Here in Switzerland, I have witnessed the most intelligent and bright minds being locked out of the job market, which is, honestly, too bad for the country that had invested money and years in the education of the same very people. It did not prove its efficiency to keep these minds busy with the work that the country needs. Or does it? Maybe everything it needs is just a thoughtless obedience to norms, rules and procedures? Not creativity, not the ability to question, to analyse, to adjust, to refine and to lead? Maybe what authorities need is just a non-reflective dependence upon the working wage, with no questions asked, no "truths" challenged?

## HR is only the mirror of our market expectations.

Even if we do not put the full blame on HRs for dehumanizing of our work places, since they were trying to meet the dead-lines and high performance standards of their company, minimizing the costs, saving their time for “high priority” tasks that directly needed their attention (like budgeting, allocating monetary resources to departments, implementing rigid presence control and calculating hours), we cannot help stating that HRs were among the first to eliminate this disturbing human factor from their job.

Now, really, their work is hard: they have to deal with human imperfection all the time, all while their company goal is to become flawless, produce perfect results and eliminate all the risks of things to go wrong. And rightly so, because as consumers, we also demand tasks done properly, with the highest technological excellence possible, with flawless procedures, that in most of the times, do not even account anymore for the diversity of imperfect consumers.

So, here we are, being served by bots, through endless telephone voice menu selections, with a sheer impossibility to ask a simple question to a normal living person to save our time. We wanted it. We got it.

## We only cherish what we lose.

Well, it takes time to understand how far we may go, losing the most obvious things we used to take for granted, before we finally recognize their true value to us. And this is great because while human interaction and a real heartfelt conversation are becoming a luxury at the expense of the desired perfection, we inevitably come to the understanding of how priceless our human but live communication is, how precious our imperfection is.

Well, again, we are all in the same boat, being a part of the financial system that is quietly destroying our minds. Because, dear HR managers, I know, all your endeavours to speak a human language and defend the human factor were probably shut down with chilling ignorance of your management.

I definitely feel for you, dear HRs. I know for a fact from my astrological practice, that the kindest and most caring people go to work in human resources’ departments. You truly care about people. It’s just that you are not allowed to really stand your ground. Because it goes against the grain. Because it’s not the people that matter in our todays’ world. It’s the bottom line of the monthly financial report.

So, coming to our jobs, day in and day out, we try to persuade ourselves in the value we create for the world, all while keeping in mind one single thing – the profit. And we wonder why we are all falling into the abyss. Doesn't it look like pushing the gas and brakes pedals at the same time? Or better, as Peter Joseph[4] shows in his marvellous "Interreflections" movie, our train is just heading full speed towards the end of an under-constructed rail road?

## HR industry is just another passenger in the train.

But wait, why we are all watching the train and not the roads? Where are the people who should be doing roadworks, making sure the bridge construction is safe and stable, keeping us informed about the state of things miles ahead? Oh! They were all pushed into the train of the market economy so that they ignore the human psychology!

Psychologists, or HR people, were the last ones who had their power, the power to say their word. And they did not. They took the market economy train, leaving the roads, and the bridges to crumble … Well, can we blame them for being hungry? We can't. So, economy swallowed our whole life, while it was only supposed to be a part of it.

## The powerful elites are powerless.

But who believes to be outside the train then? Mark Zucherberg and the company? Those who teach their children in Montessori schools, making them read books and live without technology or access to social media? Are they building a new generation of the healthy few that would not take the train?

Surprisingly, even them, they could not escape the machine they are building. Their home schooling gets closed for some reasons. Do you know why this is good news? Because it only shows that even these people have very limited space for acting freely out of their own convictions. They are chained too. To stakeholders, to investors, to the approval of those at power. Because as soon as someone stands out of the circle despite something that is considered good for the group, they will be pointed fingers at and become a target. The group effect is not only valid for the grey mass. It's valid for elites, too. So, they are slaves to the system in the same way anybody is, also wanting to break free, but having no clue to how. They do have the tools to change everything. But they also have the most dangerous, closest environment to watch them. We have to stop separating us from them, because we still haven't. Remember the power of the one? We are learning it the hard way.

[4] Peter Jospeh is a writer and a film producer, the founder of the Zeitgeist Movement

# Business excellence: the attack we are least ready for

Business excellence, company performance. We take these words as ordinary cliches laying the foundation of all our professional activities. You can find them on the web-sites of any business, no matter how small or big. As businesses, we like to pronounce these words: they sound like small golden droplets that fall in our wallets to let us hope our luxury lifestyle is just around the corner, when we finally get it all right and provide a real valuable experience to our clients.

Do you remember those good times when we could just buy a computer and everything was already inside? But then they shifted to the question: "Why not actually make them buy a computer and the “MS Office” too?". Then "What the hell, they are paying just once, let's make computers last less, at least we will sell more of them both, devices and software". And then "Look, what if we ask them to pay as long as they breathe?"...

## Our needs do not matter.

We are clearly seeing the crisis of any logical mindset. What used to be the logic behind the sales, at least initially, was our desire to simplify our life, to facilitate calculations in order to save our time. And very soon, because the value got tied to money, and it’s the money that we all need (the illusion created and supported by the current reality), we inevitably fell into the abyss: we do not care about life facilitation, we care about money generation whatever it takes.

Business excellence today does not mean anything else but the bottom line number. Company performance is equivalent to squeezing the best juices of your employees, leaving them just enough alive to still feel the hunger.

Unfortunately, the system does not want success for everyone. And compared to your own high performance, or the performance of your employees, there are other companies, that have more resources and will have more of them with every new minute we see pass by.

## You can totally be better, just not richer.

I used to believe that you can always be better than those big corporations, if you put your heart to what you do. And I still believe it. It’s just that being better is not enough. As we now know, we need to first be able to buy visibility and this is the

main commodity we cannot afford. So, your high performance, joint with your outstanding resources for advertising, may well land softly for financial success. But the race does not have the finish line, and that's a real problem. Even if you and your people seem to be starting it as a sprint, because you need to get profits fast to survive, you later discover you need to run long term with the same speed of a sprint, to continue to survive. And you definitely do not have any resources to do so, as it's inhuman.

## Abundance is real.

Some of you, perhaps, can identify me as someone with a limiting belief on abundance available to everyone. Many spiritual gurus claim there is no limited access, it's just an illusion and there is abundance for everyone willing to recognize it. And truly so, I 100% agree.

We definitely have more resources today than 100 years ago, and even have more of them today, than necessary, due to our technological progress and thanks to the hard manual labor invested by our past generations in our present infrastructures.

Today, as humanity, we can, actually, just enjoy the fruits of our own work. And while resources are truly there, there is still a gatekeeper on almost all of them. Because you cannot just take land and grow your own food on it. You can't just build your own home. In some countries you pay even when you just go to the beach, to rent a sandy spot under the sun, for a couple of hours!

In fact, think of any public place – a café, a restaurant. How many times did you just need a place to land, with your own drink? Despite the area which seems to be accessible (literally a dozen of empty tables with chairs), you don't have any birth right to just be there: you must rent – by spending your money on consumption. And if you are smart enough, you can realize nobody's pushing you to consume, you simply must pay, then you can leave your food untouched. Which boils down to simple rent of the space you cannot use anymore otherwise. Despite the abundance which is right in front of you. Think of all the land covered with cafés, restaurants and hotels that belong to someone else. Do we even have a spare place to stand on for free?

## The risk of attacking our own needs

Business excellence today has become not only dangerous for employees of the company for draining their best years and physical efforts for something useless (take the banking industry, insurance or even technology), but it becomes

perversive and outright harmful to our life as such. Because when we have no more real needs or wants to satisfy (to generate money on), the money attacks our human need to live, to survive, to function.

In marketing there is such a term: to monetize the need. Which literally means block the access to its satisfaction to get the money. If let's say, we discover that the letter E is the most common letter to be used in the English language, thus, logically, it is our direct need to use it. The corporate monsters, owning monopoly on PC production, could now say: well, we probably need to remove the letter from the standard keyboard, but offer an upgraded version of a computer which will definitely be priced higher because it WILL have the letter E! Bingo!...

It sounds like a joke, but this is the money-making creativity of today's business, driven to the absurdity, which is the current state of our whole economy. It's nothing more than a circus, a puppet show, where the circus owner makes you move to their own liking, no matter how absurd it may look. Because in the end, it won't.

Have you heard about the "Overton Window" strategy? To illustrate it in its full splendour, let me remind you of the Olympic Games' Opening Ceremony in Paris, 2024. To me, it looked highly disturbing in the quantity of featured vice, propagated and broadcasted to the wide masses, especially taking into account the initial, world-famous background of the Da Vinci work devoted to a Biblical subject. Honestly, this was something an educated person would least expect from the authorities that are supposed to instigate human virtues, especially for the event related to health and sports. And that alone let us open our eyes and see the reality for what it is. And the message was clear: the virtues are not on our screens any more, they are being removed by the normalisation of vice. Such mind-shifting games are first supposed to make you giggle and take everything as a joke, until the desired outcome becomes the "normality", a part of our everyday life.

And, most interestingly, many of us have already accepted them as the new "virtues", thanks to Mr. Overton, an American consultant from one of famous consulting companies. The concept is about making impossible possible, making masses accept the unacceptable.

Here is the principle in brief. If you have a fence that you need to bring 5 meters farther, you can't do so right away – people will point a finger at you. However, if you move the fence just a bit at a time, you may well arrive at the final destination without any eyebrows frowned.

Of course, we are speaking about much more elaborate ideas and concepts than moving fences. We are speaking about life and death, about wars, the sinful human nature and the idea of procreation. And, of course, we are including research and scientific proof, as well as famous people's endorsement or mass events, seriously bringing forward what earlier seemed totally out of place.

The most terrifying thing is that we already see the results applied. We can now allow children to change their gender. We are talking about legalising death choices.

## How do we get there?

In the very recent Imperial Manifesto[5] by Alex Karp, the CEO of Palantir Technologies (military software) we can read: "We should show far more grace towards those who have subjected themselves to public life. Eradication of any space for forgiveness – a jettisoning of any tolerance for the complexities and contradictions of the human psyche – may leave us with a cast of characters at the helm we will grow to regret". Sounds intriguing, doesn't it? So, who exactly is Alex Karp?

According to Wikipedia, he is one of the 200 wealthiest people in the world. And as of 2025 Karp is in long-term relationships with two women. With his 10 homes across the globe, he was described as "geographically monogamous"[6].

Seeing how far on the spectrum of values we are from one another, I actually had to consult AI about the meaning he might be putting into the words about giving "more grace" and creating "more space for forgiveness" to public persons. Because to the person like me, with the moral values I hold, it translates like "let's tolerate and forgive any criminal behavior no matter how hard it is".

So, harnessing my rage before I could claim anything about the said above, I had a quiet conversation with AI suggesting me to see this statement as "don't be emotionally triggered by everything around the public figures", which again – to me – boils down to "closing my eyes on everything a public person may commit as crimes". Taking into account the whole military aspect of his book, promoting hard power of the American hegemony against its enemies, his statements do not leave us much choice as to the meaning of everything that was said, including the "kill chains" improved in speed and precision through AI.

[5] The term is coined by journalists for the summary of his book the "Technological Republic: Hard Power, Soft Belief and the Future of the West", published in 2025

[6] "Prologue". The Philosopher in the Valley: Alex Karp, Palantir, and the Rise of the Surveillance State (English Ed.). New York: Avid reader Press / Simon& Schuster, November 4, 2025, p.15 ISBN 978-1668012970

Anyway, as always, I wanted to understand the underlying problem that creates his worldview. What I slowly but steadily came to realize is that for Alex Karp, emotions are not the indicator of the moral stance. He, apparently, does not operate from the emotional dimension at all, to tell the right from wrong. And since there is no difference we can make, the wrong does not exist at all. And it's terrifying for the rest of us, who do know the difference.

The truth is, we, as humans, do not have any other system in place that would help us identify the wrong doings, our own or someone else's, if it is not for our own emotional compass.

Is there, finally, anything impossible in this world? If our moral values and our divine human nature were once a standard to trust and take for the only truth possible, today we are moving fences around to create the world on our terms, forgetting that life does have a source and we are not to compete with it.

Our human life is conditioned by the moral values that make it possible. Yes, we can cure diseases, we can elaborate the technologies to save our time for producing food and shelter with higher efficiency and precision, we can help paralysed people move, we can totally accept gender deviations from norm as our uniqueness, but we are not supposed to outright make men out of women and vice versa by the whim of the fashion. We are not supposed to replace our reality with a virtual one. We are not supposed to destroy life, though now we are almost proudly ready to claim: "Yes we can!". And attacking the letter "E" in the keyboard is nothing compared to the "achievement" of breaking the divine, human procreation pattern we are already witnessing today.

But let me patent this "smart" move before they can actually implement this! And I can probably get rich thanks to my "invention". Because again, getting rich is the ultimate goal for people these days. And Intellectual Property is just another effective driver of money generation, and thus - our regress. We can only wonder: what kind of logic we could buy into, in order to stop ourselves from using our own inventions!

## Intellectual property: poison sold as remedy

How many patents are breathing in the paper dust in the walls of the World Intellectual Property Organisation in Geneva? How many water-running or air-condensed electricity generation devices, or anti-gravity systems, teeth regrowing formulas have already been filed in as someone's inventions, and bought by

someone else who did not want to disclose them? Of course, this is just an idea, not a statement of certainty. But we all know, that if there were such cases of inventions, we definitely could predict the ways they would be handled.

Again, the money-driven economy does not care about the inventions if they can solve most people's problems. It has to make sure it maintains the condition of HAVING permanent problems that need solutions, in order to be able to sell. And the worse the reality, the higher the prices. The market economy requires the most disastrous conditions to create more of the value – money- to make you spend the last of what you have. So, be certain, there are no perspectives of addressing real problems with a tool like money (or anything that replaces it).

## What if we don't have to burn fossil fuel anymore?

When I only started to play with the idea of the moneyless world in my imagination, sharing the bits of the vision I have for our future with different people, most of them were laughing into my face, throwing at me the most "evident" factors of why it would never work, like: "If there is no money, who would then do all the mining?"

And you know, my first thought was not even about the motivation, because this is what the question is genuinely about: nobody would do any dirty or dangerous jobs if not motivated by money (and we will talk about it extensively in the next chapters to address the issue). But what if, after liberating all the knowledge, information and, thus, the global Intellectually Property reserve filled with inventions, we will just learn that it's been a long time we did not have to do mining, because, with very high probability, humanity had already invented pure energy generation device long before today!

## Nicola Tesla was there.

Any doubts? We already know that Nicola Tesla was a genius who was very much suppressed by the wealthy. Back in the late 1880s and 1890s, after having initially been supported by Edison as a brilliant assistant, Tesla suffered from his ruthless, dirty campaigns, attacking his invention, the Alternating Current for the sake of Edison's own championship in Direct Current.

Tesla invented wireless communication back in 1900s and was working on energy generation tower, when an Italian radio inventor, Marconi, supported by J.P. Morgan, managed to appropriate his 17 patents, previously attributed by the American IP Office to Tesla in 1900. In 1904 the decision was simply reversed, with proprietorship rights attributed to Marconi. So, Marconi could file for his own radio

invention in America, received the Nobel prize, while Tesla himself lost all his radio patents in America.

His famous Wardenclyffe Tower, the project for both – global wireless communication and wireless electricity - failed to attract the required financial support to continue his work. The potential of generating free energy without any perspectives of "putting a meter on it" was not the one J.P Morgan's could rejoice in. So, the half-built tower was abandoned. We know Tesla died in total poverty, though all of his drawings and documents surprisingly vanished from his room right after his death, and were not officially found to this day.

If not for the commercial interference of J.P Morgan with Marconi, we would have received the global wireless internet back in early 1900s, we might have already gotten free electrical power (or, at the very least, continued working on it), as well as an "impenetrable wall", by Tesla's own wording, protecting all the nations from any attacks that would render wars impossible. He sadly stated at the end of his life, that humanity was not ready for these inventions…

## Max Loughan.

Now, someone more contemporary. Have you ever heard of Max Loughan? He was only 13 years old when he participated in a UN scientific conference, back in 2016, when a writer, Richard Greene, the author of "E=MC2 and the New Definition of God", met him and recorded a quick video in the basement of the venue right after the event. In this video, as well as in some other videos made later, Max, at his age of 13, speaks fluently about multiverses, various dimensions, the string theory, the Bible interpretation and its correlation to quantum physics, matter creation and presents himself nothing less than an inventor and a physicist, who had just given a speech on the "electricity generating device, extracting electro-magnetic energy from everything around us, converting it into electric energy, in other words a stream of unlimited energy".

In some of the recorded videos he explains (or at least gives his theory of) the Mandella effect and also warns people about CERN activity (the world largest particle collider, in Geneva, Switzerland), informing us on the shift in reality that resulted as a consequence of the discovery of the particle of God (Higgs Boson field), that took place on the 4$^{th}$ of July in 2012. Wow! At the age of 13!

After having given his talk, illustrating his functioning model of the electricity generator, produced at home in the kitchen, at the cost of somewhat 14 dollars, he

suddenly disappears. He just did not show up for one of the scheduled conferences he was supposed to. No information, no news, no more videos.

Fast forward to 2021, and he resurfaced, giving a presentation for his final, graduation project, which was devoted to digital 3D modelling for Google. His whole presentation feels a bit strange: the fire has gone, the passion is muted, carefully chosen words, commercially driven topic, total irrelevance to younger Max… CERN might have done something seriously wrong! At the same time, Richard Greene mentioned in one of his own videos that Max "probably just got debunked on some of the things. After all, he was just a kid".

No matter his first invention, how does this all land? Does it feel like the boy was given a chance to study and experiment, publicly speaking about the advancements of his projects?

Well, apparently Max is quietly continuing his energy-related research. What is sad though, is that despite his projects requiring promotion and a channel for public encouragement and exchange, he is not expecting to get any of it. He was mocked for being brilliant, he was publicly debunked on his initial ideas, ridiculed for not being perfect, and thus – totally silenced. Adults know exactly how to bully a genius kid, hinting them to simply shut up.

And by the way, we are not even widely using what he created, despite the fact that it is elementary stuff. It is not commercialised, not known by masses, and thus – not being integrated into our lives. This is a real tragedy. AI was trying hard to persuade me that what he created back at the age of 13 does not have any real application in life, unless I pointed out some real things we could have created with this technology. And the only thing we would need is simply the knowledge about what is possible today. But we only access the inventions someone is profiting from.

Or, do we access any inventions at all? If money is supposed to control us and, ideally, put us all to slavery, wouldn't those at power keep away from us everything that can help us build a healthier and a happier world?

Finally, we are running the competition blindfolded. We do not even know with who we compete and how we perform in comparison to them. We want to make sure we keep moving forward in this useless marathon, even in the darkness. We want the prize, attention and praise. We want to be seen as someone special, outstanding, who has nothing to do with the crowd behind. We want to be the best. Because others are invisible, they are just a background.

# An empty shiny shell of status.

Competition has put us in the boxes of comparison against ever-growing standards. And the pinnacle of competition is status, our desire to take pride in ourselves and prove our value to others. Everything we do today, we do it to look and feel better than the rest, to access more resources, to get a better partner, to live a better life.

We used to believe that competition is a natural thing. That survival of the fittest is the law that governs over all living systems and creatures on earth. We see the lions eat a rabbit and we attribute the same features to the human nature – the strongest feeds off the weakest. While we cannot witness the chain of events of the planetary scope, we conclude that this one single event represents the power of one over the other, leading us to the idea that a lion is the stronger survivor, the winner of the competition.

But what we interpret as competition is only a fragment of a much larger natural choreography — one in which the planet continuously redistributes resources so that species can coexist, regenerate, and evolve together. The Earth is a living organism that balances the resources the most equitable way, and we have not yet learnt to follow the example.

To us, status is like this sign of exception, the imprint of the lion's paw, that warns the others: beware of a better-quality human being. The one who is more powerful thanks to accumulated resources, and thus, demanding even more respect. Or, perhaps, fear?

## Are we ready to face our shame?

We highlight our status by possessing luxury items, select rare objects not available to everyone. When we get one, we hardly tell ourselves: "Now, I do feel superior to others!". This thought sounds like something to be ashamed of, these are the words we do not like to be pronounced out loud, we know it sounds wrong.

But let's stop lying to ourselves, this is what it is – our high status, emphasized by luxury trinkets like watches, jewelleries, bags and cars,- these things show to others that they should feel inferior to us, they should almost stop breathing while passing us by, in the awe of admiring someone so gorgeously inaccessible for a simple conversation or a handshake.

We just try to ignore the evident – the one who owns luxury - is not the one who invested their time or effort in producing it. It's a cost of someone's sweat, yes. But only of those who will never be able to afford these things. Because the owner is

just a proud exploiter of other's time and labor. But how come you can take pride in something you never made yourself?

Today we have a habit of shifting the value onto the end result of what we produce, be it a car, a cake or a bag of bananas. We don't even care about the person anymore, we see the result – the efficiency, the speed, the size, the cleanliness. We are looking for perfection in the thing instead keeping people in focus. But whenever we put our value on anything outside ourselves as humans, it deviates us from the essence. If it's your birthday, what's more valuable, the cake I bought or a cake I baked? If it's an exhibition, is it the outstanding art of AI or someone's lived experience that you would like to discover? And would you take an apple from the person who hands it with indifference or smiles to you and looks into your eyes? The human presence has its divine source and it lives inside anything that was produced by someone. We can't just focus on things anymore. We need to honor people and their personal achievements. And it feels natural to take pride in something we produce, something we offer to the community. Because it's our input into the common good.

## Status looks nice on you, doesn't it?

We also mistakenly believe high expenses correlate with beauty. But we all know that beauty does not depend on a price tag. Or does it, to some of us? We definitely know that beautiful things do not require a brand or a rare jewel to look astounding. Yes, brilliants and gold are durables. Yes, they shine a bit different from another stone or metal. But what they bring around with them is nothing but the signature of scarcity, rarity, and our ability to get them anyway. We want to emphasize there is something in us that others don't have. We are better than someone else, we are smarter, we are more deserving!

We forget to continue: because we had better opportunities to eat and sleep well, and had a privilege of learning and getting access to knowledge and information better and more than someone who was raised in poverty, who got irregular meals and lived in deprivation. So, at the end of the day, who do we compare ourselves to? But we prefer not to give it a second thought. We just go with the flow and ignore the rest.

## Is our worth something we wear and can put off?

What is hiding behind this desire to look superior to others? Why do we need to underline by our looks that we are a kind apart from the crowd? What sort of

recognition are we looking for? Do these expensive things we own highlight the lack of value that we attribute to our internal qualities? Qualities like kindness and openness, our emotional intelligence and our ability to see the same qualities in others? Or, have they completely lost their value and do not prove to be something attractive? And that's why we can only rely on these external signs, trying to obtain something that just looks nice on us, adding up to our value as a person? Something that we can put off, feeling totally worthless when naked?

As money, our status items can be stolen, expropriated or destroyed, leaving us utterly deprived of any value without any of those. Unless we agree we put value on something else.

## Separation strategy at the core.

Since something is rare and cannot be accessible to everyone, the only function that status items carry is the one of separation.

If I can have it and you can't, then something must be different about us. We are not the same. We don't get along, we have to fight and defend our differences.

Precious metal jewelleries, expensive bags and cars, - all of these status symbols only indicate that we, as humanity, accept the feature of rarity to distinguish ones from the others. And again, not being born with a golden ring or a necklace, we agree to perceive it as value we attribute to our own being. We allowed the scarce items to become an added value we appropriate. And, mostly, because today they can be exchanged for money.

If we could only recognize gold and silver (or any other precious metals) as useful materials that can be applied in healthcare, or let's say, as a sign of partnership status (like marriage has been for a long time, for instance), but not to separate people by their quality, then we could definitely achieve the level of maturity that humanity requires to have a blissful, united life.

Remember in the tribes, the chief could wear the feathers, or a tooth of a wild animal, because they could actually garner them in a fight. These things were also a differentiating sign, a signature of strength and wisdom and, certainly, the chief was himself the achiever, the hunter, the wise. This kind of differentiation was and still stays meaningful. Today, making money and showing your status through expensive things is a totally different story. On the surface it looks the same – you won, you achieved – thus you can afford, but the human values behind money generation are totally twisted. And this is exactly the problem with money and status, achieved through accumulation of wealth.

But frankly, I am quite optimistic about our future. We already start seeing that beautiful things can be created from various non-precious metals, wood, ceramic, glass, leather or semi-precious stones. I think we already see that anything separating us, should be abandoned as genuinely harmful to our whole species. And social class status is one of these things.

But if you have got a precious gift from someone you love, don't worry about it – because you are not using it for status. It's a memory, it's a snapshot of a relationship. You see, things change their meaning completely, as soon as we change the perspective. A gift form a pure relationship does not look to impress, it simply is there to remind us of the most precious moments of our life.

We should stop producing luxury items, that consume human efforts, time and materials but do not serve anything but the personal pride of the consumer, the pride that does not make sense. Our desperate longing for recognition and value of our existence should be (and will be) satisfied by a totally different thing: our social capital, which we will dwell upon in our following chapters.

And let me tell you: the bags that cost a fortune today are produced from the same materials and by the same people as those less expensive. It's the price that puts a label of exclusivity on the item, making it available only to "exceptional" ones. Not all of these products are even a representation of extreme beauty and style. However, I am definitely not suggesting to cancel beauty and taste. It's just that we need to bring things back to exactly this very element with respect to available resources, abolishing the price that identifies the value. In the end, why producing ten ugly bags out of plastic that would wear off after a year and pollute the whole planet, compared to a beautiful leather one staying with you for decades, being totally degradable as a part of nature?

My educated guess is that the status items have come into being exactly due to the deprivation of something else we are supposed to value. Something precious was taken away from us. But it happened so long ago that we are not even aware of the thing we lost. We just feel something is missing, and we are searching for it, desperately trying to compensate for it, trying on another expensive dress, another golden watch or purchasing a speedy shiny car. And until we realize what it is, until we feel the power of it, we cannot be fully liberated.

# Immigration: precious hands seen as thieves

Almost everywhere in the world today immigrants represent a real “danger”. To the minds of those unable to see the truth: instead of using the human resources where we need them, we prefer to kick them around as something unnecessary or disturbing. More often than not, they are also seen as secondary to the employment market, fulfilling the most unqualified and unattractive work, with the lowest pay rate offered. We forget they are just people, many of them with engineering, teaching or medical qualifications, with outstanding intellectual capacities, in search for protection against their own country’s political environment or, put simply, war.

Refugees and immigrants are seen as a burden and a headache for most well-developed countries that, against their own will, attract desperate adventurers in hope to access a decent level of life, risking theirs in a less than comfortable trip, to land somewhere peaceful and not minding to be at the lowest possible position among the native country citizens. And governments easily discard them. Not being interested to teach them, to invest in their development, in order to provide them with the ability to give back and serve the society with their gifts and talents.

We understand that this is impossible because there are thousands of the country’s own citizens, who live below the limit of poverty too, who also need education or help in order to re-establish themselves as capable workforce. And very often, those covered with unemployment or social assistance support are highly educated, intelligent and still young and healthy people, who dropped out of the employment market, due to the system focused on money generation.

Everything flips upside down when countries realize that their own citizen’s working hands are scarce. Germany has understood the value of immigration, and definitely its challenge too. They started investing. But it is still impossible to adequately address the questions of education and integration with the monetary gatekeeping function that permeates our whole life. A country cannot pour in resources into education of foreigners while locking the same resources from its own citizens. There is just no compromise about it. Resource liberation unlocks all the problems. This is the only condition, under which immigrants become precious.

# The toxic smell of sales

Have you ever been into sales? If yes, then you know how difficult it is to make a living out of this, and how hard selling is, in itself. Not just hard, it's genuinely socially uncomfortable.

You have to constantly chase your prospects, by e-mail, by phone or directly knocking on their doors, trying to push on them something they never asked for and have no minor initial interest in. But you must have just enough time, before they slam the door in front of your face, to smilingly unveil the new incredible features and benefits of the product they don't even recognise by shape. Or if they did, they would definitely buy one already long ago if in urgent need.

So, in 95% of your sales efforts, you would be sweating really hard before you finally capture the attention of a trembling old lady who is genuinely looking forward to any least meaningful social contact, so you are just in time to entertain her, at least a bit, in her fully scheduled lonely day. She buys your stuff, she closes her door and you proudly feel the road to success unfold right in front of your eyes. In sales, you need to get through hundreds of "No"s before you get to one precious "Yes"! No doubt, you are just about to build your career, which is supposed to bring you accolades of everyone you know by disturbing good innocent people, which consequently becomes your true professional calling.

We heard a lot of effective sales' tales from highly respected sales professionals who found millions of ways to tame the prospects, as well as the whole sales process, by proper preparation of the objection clauses, negotiation tactics and the secrets of "closing" techniques. But we just refuse to ignore the obvious: the genuine discomfort of sales.

Spiritual leaders go as far as applying inner intuitive guiding systems and thorough selection of names in their prospects lists to significantly increase the number of successful cold calls. That's noble. Let's hope they manage to reduce the number of disruptive conversations and irritated people this way.

One of my favourite films, "The Pursuit of Happiness", based on the real story of a successful broker, is giving us a brilliant example of how to cultivate perseverance and just survive by doing the impossible: reading and learning financial literature while sleeping in homeless dorms with no light in or a possibility to take care of your everyday clothes; giving away the last 5 dollars to your prospective employer who would need to park his luxury car, all while having a 9 year kid to stay with you. The movie was literally my Bible, while I was in my entrepreneur shoes. I mean yes, we all get it, life is tough! You just don't have a choice. The system pushes us hard

to overcome whatever it requires, even to give up on our partners. And surely, the broken homes and families are not the consequence of us trying hard. Today I know what I did not see earlier: it's only the direct result of unequal resource distribution, that somebody once determined as the one single rule of existence. Things can't be less complicated than that! But we get special pride in overcoming hurdles and obstacles, instead addressing the root cause.

## Don't we sell what people need?

In business, you have to sell what was produced. But here is the paradox. Don't businesses have to produce what people need to buy? And here we find ourselves almost at the epicentre of business intelligence. Opening any decent book on marketing management we will read that the first and foremost task for a business to succeed, is to address your customer needs. We should ask the prospects and research what they really need, and apparently, it's not something they are willing to give away for free, keeping it instead behind the well-equipped and securely locked doors.

I guess, this is why the market research and customer needs identification has always been the most expensive and inaccessible part to most small businesses. I believe, this is why the research agencies who were asking for our, consumer opinions for free, are compiling heavy stats reports and selling them for unaffordable thousands of your currency banknotes. Is this also why Google search words were (in our recent past but not anymore) such valuable data that you had to hire a whole professional agency to get it right?

And also, that's why we created a lot of advertising platforms and cookies' driven promotional popups everywhere we digitally go, polluting our whole life, instead of keeping a regular, open registry of people's needs that would not interfere in our daily life but would be accessible for an insight if we wanted to produce something useful, right? Do you start seeing how easily we would be able to avoid the trap of needing to spam others to sell our products?

But no, this is not what the system needs. The system does not run on our real needs, it feeds off our ability to buy, our "purchasing power". Businesses are more interested to "stay creative" and "anticipate" what people WITH MONEY would need. Why focus on someone who still struggles to get decent furniture in their home, being a student, still paying back the loan, studying and working at the same time? Why should we be interested in them and their needs, while they cannot pay to provide for the growing needs of our 100 employees we have to keep alive and motivated to come back to us 5 days a week?

No, we are not interested to learn anything about the true needs of people who are, in addition, our future employees. They just have to address these issues on their own, work harder and smarter to get upgraded to the level of our prospects first, someone to who we are then going to smile sweetly and ask for most comfortable ways to get into their pockets.

Do we, as a business, genuinely care about people's needs? This is where the paradox is: we seem to do on paper, in marketing management literature, but not in reality. In reality we only need to make people spend more money.

In fact, as a global market we are interested to keep people unsatisfied, but still hoping, so that they try and try again, buying from different producers. And, what do the most ethical companies do when they finally get to beat the competition by the quality of their product? They have to get out of the uncomfortable situation they have created for themselves (because a customer bought their product once and, being satisfied, is not going to buy the same expensive item any time soon). They need to find new ways of creating demand. So, that's why we have cheaper printers but costly printing inks. That's why we have a reliable car but we would need to get service maintenance quite often (hinted by small problems here and there) or buy a car battery that now lasts 4 to 5 years instead of 12 years back in the time when, understandably, technology was less developed.

## O-SRAM![7]

On a cold, drizzly December morning of 1924, in Geneva, the city was just waking up to the winter fog when the top executives from major lighting companies – Osram, Philips, General Electrics, Companie des Lampes - met for a highly important matter: establishing the Phoeubus Cartel, to be head-quartered in Geneva. The members agreed to standardize and limit electric bulbs' life span to one thousand hours, even though longer-lasting bulbs already existed. The Cartel goal was to monitor and test bulbs from each company and fine those producers who did not respect the agreement.

Before the Cartel's intervention, typical bulbs lasted one and a half thousand or even over two thousand hours. The Cartel had effectively cut the lifespan of an electric bulb in half. We also discover that in special cases (like the Centennial Light) bulbs could last for decades. Providing longevity was not a technical impossibility already then. The Phoebus Cartel deliberately reversed the trend. It was dissolved

[7] Sram – the transcription of the Russian word "срам" – shame.

only with the outbreak of World War II in 1931, though was supposed to last till 1955.

And this is all while the bulb invented and produced in the late 1890s by Shelby Electric Company, first switched on in 1901 at the Livermore-Pleasanton Fire Department in California, has been still glowing 24 hours a day, till present day! It is the oldest known operating light bulb in the world, recognized by Guinness World Records, hanging and doing its job for over a century! How many hours is this, can you count? Roughly over one million hours (1'095'000 by the end of the current year)!

At this point, I guess, we all need a deep breath here to just allow ourselves to imagine, what is actually possible for us to achieve in this world if we do not hinder ourselves anymore.

But alas, entrepreneurship today is doomed. No matter how ethical or responsible an entrepreneur might want to be today, no matter how hard they try to stand their ground, keep their business fair and green, they are swallowed by the system that makes them forget their own convictions and, instead, start playing by the rules of the market economy by focusing on money as their only, ultimate goal.

## The golden key to the secret door.

Sales are hard, because you must buy your ability to sell (that's a totally awkward thing even to say). And we all are helplessly knocking on the door which says "Success". The heavier the lock, the more you are ready to pay to pass through. What we don't realize till today is that we hold the golden key to this secret door. But we have to remove the label "Success", to discover the original label "Visibility".

Now, let's picture an ideal situation at the starting line of any business journey. You have an excellent product to offer, the one many people would appreciate to benefit from, at a fair price that would be competitive, because you were able to beat the competition on production tools, creating economies of scale and accessing the best qualified and highly motivated team of reliable, self-driven individuals, who come to work for the joy of it. You are now prepared to face yet another challenge: bringing your product forward to your prospects to try it out and see how good it is. You are eliminating all the obstacles between the product and the prospects: you are ready to offer it for free trials. Now, bringing your prospects' attention to your product through the efforts of your team is extremely challenging, if you do not have any resources to invest in yet another thing:

visibility. People may well have a need in your product, but without you being able to buy visibility, they will never learn about your existence.

## Posting on social media is free and available to anyone, isn't it?

I used to have a very exciting conversation with my social assistant when she was demanding explanation on why all my promised efforts still did not give any positive results (sales) if nowadays "it's so easy to advertise for free – on social media". "Everybody is posting",- she was telling me,- "Now you can sell things easier than before". In her opinion, the trouble was that I wanted to teach and was passionate about my offers and programs, while she was persuaded that one cannot live with their passion! One should find a "real job" (as if teaching a language was not). It sounded as if the same very fact that the person can get pleasure out of doing their work is a completely irresponsible thing and too much of a luxury in this world. A bit like my mother, who says: "If there's no money, who would work then? People would want to paint or dance!" (As if dancing or painting are not professions).

"I love knitting for example", continued my social assistant, "but I cannot make my living with this", urging me to take full responsibility for my own professional choices. I found it useless to reply, even avoiding to remind her of her own reflections, that "everybody is posting on social media" and "there is no more problem to sell your products or services, like knitting, if you are using it". Strangely enough, she did not consider the benefit of social media posting for her knitting business perspectives.

Conclusion? We all have been misled by the stance of the free visibility on social media. It simply does not exist. Yes, you are allowed to post, and if earlier posting was in a package with reaching your audience, now these are two different things: you get the illusion of a free media in your hands, because it costs you nothing to create a post. However, making your post reach the eyeballs of your audience – is a totally different story. But it's nice to be able to fantasize about it, trying to believe in the virtue of all giant, global corporations who are kindly granting us an opportunity to compete with the corporate world.

Believe me, the lock is heavy.

But then, if selling feels toxic, it's only a symptom. So, what is the sickness behind?

# Demand-supply relationship distorted by cancer: advertising

Let's get unpack the main terms defining the market economy. Our financial success depends on how well we should address the demand with supply, right? Our inability to get positive financial results should be hidden in this equation anyway. But why aren't we making it, if we actually get it right and provide the supply to the existing demand?

We can, perhaps, blame ourselves when we cannot get the pricing right or we cannot think of a niche product that would satisfy the prospects, already spoilt by an endless variety of choice. And nobody is taking time or care to actually open our eyes to the fact that we are no longer living in this reality. A supply-demand relationship has been twisted and distorted by the very means we have created.

We take advertising for granted, it has now been with us for centuries, in this or that shape or form. If you are an entrepreneur, you can say- we should be prepared, as businesses, to pay for visibility, which has become a commodity. But this is exactly where things go in the wrong direction. As businesses, we don't question the concept of advertising, at least not in the right away. But do we, as consumers?

When I first encountered the notion of advertising, I was about eight years old. I believe, it was a TV commercial of a chewing gum. My father then laughed at it, saying – "It does not seem to sell well, so they make publicity!" Years later, as a marketing expert, I laughed at my father's basic understanding of the power behind the intricate science of promotion. Well, we all know, one laughs best who laughs last. 40 years later from that first viewing I can't help admitting: he could not have been more right.

Today, if you and I have a purchasing power for a product or service, and we are willing to spend our money on the best possible offer that corresponds our needs and values, in our today's world, we will not be able to choose from the variety of options actually available from the producers. We will only be exposed to the offers of those producers who have had enough resources to pay for visibility. By having created advertising (a heavy lock on the secret "Success" door), we have cut off our own wings (or a branch we are sitting on, if you wish).

Today these visible offers are not necessarily the best, they are not the most competent or effective, not the kindest or most genuine, but they are definitely those produced by someone who has managed to accumulate enough resources

(and we are not supposed to know the ways and means that have been applied to achieve this) to get our eyeballs on their products. That's it.

So, do not beat yourself up today for not being able to sell: the wealthy corporations are only going to continuously increase the price of advertising. Can you imagine, all of us, globally, are forced these days to simply fill in the pockets of the 3-4 major world corporations? They are those owned by Alphabet (Google, YouTube), Meta (Facebook, Instagram and WhatsApp), LinkedIn and Microsoft. Well, yes there are some minor few too.

I am not using Apple so, I am not aware of how they go about bringing you someone's advertising. But I was introduced to the way their telephones get involved in all transactions, ensuring a fraction of everything you buy if you own an apple device. Suprise? You have not heard of it, right? While as business owners, we were facing the rates differences for online purchases between Android and Apple devices. The latter are just topping up the prices to get "their" share of the value you purchase. I believe you thought you pay what producers demand? Access to purchase is another commodity, dear! Just like the Mastercard and the company: whatever you pay, you also pay for the means of your purchase. And it's even more convenient to them when you do not know about it, to avoid uncomfortable questions.

Microsoft is a rougher guy, no playing hide and seek! Just direct spamming, proudly delivered to your outlook mailbox by your PC producer itself! (Anybody out there with a complaint for direct violation of the European Privacy Protection Guidelines?). Yes, we know there is somewhere a subtle button to regulate the settings to accept this option: it took me a pain in the neck to go through the endless chains of logins, password, confirmations, redirected links to finally land back to my mailbox with a fresh ad.

And yes, today we depend on advertising. Without advertising we are just done. With the level of isolation and increased screen-time (compared to vanishing face to face communication), your next-door neighbor is not going to discover your product unless they stumble on your business through google, or a social media post (certainly not organic).

The money you pay to those corporations is not going back down, because these are just a handful of companies. They certainly cannot eat for thousands. But feeding them means they grow. The more they grow, the more power over the market they get, and the more jobs they can offer. But the thing is that then, they can handle these jobs the way THEY want, because theoretically, they may just

erase the rest of the players from the market and dictate whatever conditions you can bear, as an employee, or yet better, a slave.

And what's advertising? It’s psychology, but for business. In fact, it’s psychology reversed: it’s a science of manipulating people's decision-making process to get them buy your product. It's not about satisfying your needs. It's mostly about creating new ones. Because those, who have satisfied their primary needs and still have extra money left, would not fall for something simple, right? You have to be creative to make them buy and buy again! You have to stand out from the crowd of producers, that screams loudly about yet a better product to the same ears. Yes, competition is tough! Especially if buyers have become such a treasure that you actually have to hunt them with the money you normally generate to have your profit to survive. Apparently, you can’t feed just yourself, you are locked into the loop of feeding advertising, non stop.

Back in 2015-2019, social media showed us that we could all connect and have organic growth, communicating easily with our own networks and making our services and products visible. Then they have successfully stopped granting us these wonderful new opportunities of a new media where "everyone has a voice". They "understood" they would be much better off if they just ask for money for this excellent visibility feature. Social media was a new thing and nobody could actually predict what it will allow us to do. But the advertising budgets were already luring at the horizon.

So, what they launched next was a set of rules on how to adapt to the algorithm and "make it work for you", if you do not want to directly invest in ads that cost you a fortune. You should spend hours posting, and liking, and commenting in order to become a slave to it and make advertising work for others!

Ha! And we have experts teaching us: this is the algorithm and this is what you have to do to actually help the owners make money on your efforts. And, even knowing that this kind of social media is highly addictive for us and for our kids, we, businesses, still listen to these "experts" that help us keep the snowball rolling: "Yes sir, we will do whatever it takes to make (Y)our most money possible! Because we need to survive under the conditions you created for us".

And yet, there are masses of people who truly need our services, but not our so widely diversified offers, as their primary needs are yet to be met. No wonder, their purchasing power has been decreasing for decades, and they are just genuinely willing to do better in the “free” economy that pushes prices higher each year.

Advertising has never created any value for any society (apart from creating agencies with jobs that finally sell just air). It's a stumbling block both for entrepreneurs and consumers. Because even if we have a real need, it still does not allow us to access the real supply. On the consumer side, it only blows up our needs, by bringing our attention to something which was not initially our priority. But because they show us crowds of people having it, then we need it too! On the business side, instead of addressing the real needs, it is forcing us to create more of the luxury stuff, that is an irresponsible waste of all our possible resources: production material, human effort, natural resources, and our time.

## Our broken time-space reality

I recently wanted to watch a movie, that was on TV and was already streaming. With my playback function, my TV kindly asked me if I wanted to watch the film from the beginning, and when I agreed to the deal, it did not bring me to the start of the movie, it made me watch the whole 15 minutes of advertising before I could finally relax into it.

Why is our life so polluted with advertising, spam, big billboards, always willing to sell us something? Why are we stuffing people with hamburgers and french-fries that are being advertised not only inside McDonald’s but everywhere people may go, so that the least educated eat and feed their children with the fast food, then get captured by the best private clinics that can definitely produce fat removing surgery on both, parents and kids? Why our commercial dependence, financial stupidity and worshiping of the Monster has allowed us to give away not only all our time, filled with lost hours on spam in our mail boxes, on ads of the shoes we were looking for and bought a month ago while surfing the web, on intolerable commercials that interrupt a movie, but our space too? You go to any big city in the world and the architecture does not matter anymore: everything is being covered with commercials, that become more and more efficient at distracting us and grabbing our whole attention with jumping images and videos, pushing us into the consumption of yet another hamburger, fried chicken or the latest smart phone to replace the one you already have. By the way, my old phone, which quality I admired in 2011-2015, did have an unbreakable glass screen, I dropped it several times with absolutely no damage to the screen. The later versions of the same brand, all suffered from the shock with the screen broken from the first drop. Yes, they know you will have to replace yours soon, hence the advertising is there and a smiling shop assistant is already waiting for your visit.

So, money and advertising have corrupted all our time-space reality! We don't have any more time or place to promote healthy values of relationships, high morals, healthy bodies and minds. Today, unfortunately, dopamine culture and pleasure indulgence is the one in high demand, pushed further by supply. Health, true reflective intelligence and authentic relationships based on respect of resources, on the value of personal attention, kindness and support within a united community, have become totally irrelevant to todays' world.

And we can endlessly speak about light and sound pollution to the natural world in the cities, expressing care for fauna (for a second- animals and insects) totally ignoring ourselves, our children and our life! How brainwashed are we to ignore ourselves to this very point!

I wonder, why haven't we actually heard any discourse in this direction from any philanthropists? What we only hear is that someone is giving their fortune away to some poor country. Because they know that for everyone else this is what matters: moving money around. Easy! You should give money away to be kind! But what difference does it make if it stays in the system and feeds the Monster itself. Have you forgotten that in order to save the fisherman, you should not provide a fishing rod but teach him how to fish? What is happening though, is that our philanthropists are giving away their fishing rods to those who are staring at the dead sea, the fish being elsewhere.

I hope all of the above brings you to the right conclusion: unfortunately, today we have become blind and deaf to our own real demand. The supply-demand relationship is totally broken due to the interference of advertising. We ignore what we need, we don't know what we produce, and we reject our human values and morals, justifying our helplessness by someone else's fortune.

Yet, we ourselves hold the golden key that opens the secret door. The knowledge of our needs, our standards, our moral values, as well as our gifts and talents to share with others are nowhere else but in us. We are the demand! For God's sake, let's just open the door!

## Real estate market: feeding the ghosts

Let's focus for a moment on the things we actually are paying for today. And this one example should awaken you.

If you are like me, then you may be a tenant of an apartment, paying out the monthly lease to the landlord. Which means you are selling your actual hours of your present life to earn money in order to cover for this very expense. The landlord, having received your payment, may be paying a mortgage, or may directly be benefiting from the income spending it to their liking. The interesting moment, to consider here though, is that the apartment is already built. The time had already been invested. There might be some minor expenses (more often than major ones) to cover for repair works or any desired changes. In fact, the building in which you live, is a result of hard work of the past generations. The process is finished. It's not a field to water every day, not the soil to cultivate, nor it is the harvest to take care of. It's a building, that does not demand anything from anyone, but just a careful handling and a timely treatment of occasional problems. Do you realize that we are giving away most of our life hours to have access to it?

Well, we know why, it's the principle of the private property. Whatever one inherited that has value for the rest, can be offered in exchange for their life hours. But how stupid is this, to spend our hours for something that has already been done. Isn't it much better to invest our current life into something that needs to be done today, like medical care or education or outright feeding the hungry?

According to the rough estimate by google, real estate represents today 2/3 of the global wealth! It means that this sector alone is responsible for moving around most of the money in the world. I guess the financial market is the next in the row with a total zero societal value.

Even if we assume that all buildings need maintenance, the percentage of these works is going to be negligible compared to the amounts of money generated through rent and purchase. The majority of the assets being already built and salaries to the workers already being paid out. Imagine the whole global area already covered in homes. Imagine each of them has its value. Imagine how many people are sweating today to generate the money to pay for something that is from our past? Imagine how many people with their real current needs are being ignored only because others need to work for the past! So, our past is eating our present lives, our valuable time we could well use to serve the others who need us today.

Again, the sector represents value. And as we already stated above, the biggest mistake of the market economy is to actually operate with the term of "market value" instead of the actual invested resource: time. Abolishing the notion of this value from the service or product will actually always direct us to the essence of any service, one common denominator behind anything produced: invested human time.

People can only invest their time if they are fed and cared for. The second most important element for a job to be fulfilled is our direct motivation - the meaning we attribute to any task we have to execute. If building something makes sense, it will be done. If none is motivated to do the job, maybe we are asking for a wrong job to be fulfilled? Or, perhaps, everyone should be taking their fair share of something that needs to be done for the common good? It's pretty easy to understand – if the job is not done, would there be any unhappy people? The answer is our real needs.

## The ghost economy is even beyond real-estate.

Each generation inherits infrastructure, knowledge, institutions — all of it built by prior human effort that was already compensated. Yet each new generation is asked to pay again from scratch, as if they arrived on an empty planet with nothing already built. A child born today inherits thousands of years of accumulated human knowledge, agricultural development, architectural knowledge, medical understanding — and is immediately put in debt to access it.

What does it do to a child? They are put in the position of proving the society they deserve it all, instead of actively building on what has already been achieved. If they grow in someone more or less financially successful, they mostly benefit from it all, but they are definitely limited by their own life hours to contribute to the further growth of these resources.

Think of yourself: how long have you been trying to "succeed" in order to simply access everything that has been already developed and produced? While our purpose is to move forward from where we are – intellectually, scientifically, technologically – we prefer to gatekeep most of our work done from being used instead allowing to openly benefit from it and built upon!

The compounding absurdity is yet another layer to the problem. The older something is, the more times it has been paid for — and often the more expensive it becomes. A medieval building in a city centre commands higher rent than a new one. The same goes for the old cars. And notice how the old car (or their owner) does not create anything at all, every time it becomes a subject of a purchase. Even the spare money that the owner receives do not build new homes or feed the hungry. It may go directly into the acquisition of another old car. All while the money, directly or indirectly, is someone's time today.

The logic is completely inverted from any honest accounting of labour. What we need to build today, does not bring us the most dividends. We are deprived of our

ability to address today's problems. The revenue comes from turning the money around the same old things. And I agree we should definitely preserve our historical and architectural heritage. But because often this heritage belongs to private owners who will not be willing to separate with such a valuable asset, we are nurturing the same very clans that already have everything they need.

Intellectual Property is another wasted opportunity that pulls our life-time to pay out royalties for the work of people who are no longer asking for any compensation. It's a good thing if the money goes to a foundation to spread art and culture. But why do we depend on these royalties to spread these things in the first place?

This kind of passive income, this temptation to run a business sprint and create something that would sell for ages, or just obtain an asset that would turn money around constantly, is the one that allows us to simply bathe in our past achievements without any specific need to continue our work. Just hear us all say: "Enough guys, I am done for this lifetime, since you agree you don't need my efforts anymore". Why would we expect ourselves to work hard just a bit and chill out for the rest of our time, while bakers sweat in front of their ovens daily? I am not saying the truth is on any of the either sides. I am saying we should find a balance that will let us engage meaningfully in things we enjoy in response to our immediate needs.

The real-estate owners might come forward with an argument that they would not have been interested to invest their generated capital in creating the value if it did not promise a future stable revenue. This way, they may suggest that, if not for the capitalist system in place, their buildings would not have been there. And rightly so: perhaps there would have been another hospital or a school instead, to address the real societal needs of the time, hence requiring solely the compensation of the labor involved.

To finish on a bright note: Russia offers today the whole bank of its Soviet films - a golden archive of masterpieces – for free. Any such practice elsewhere in the west?

## Legal system: justice with her eyes closed

My narration in this chapter is quite straightforward. The array of activities around the set of legal rules that comprise and defend the "justice" today is a simple façade for the actual system that propagates violence and crime.

We can't just simply put the name of the "justice" to cover the genuine injustice that has been in place for centuries. If we were truly to defend the justice, we would definitely have to create it first. But, unfortunately, injustice, or unequal distribution of wealth and any kinds of resources, has been with us all of this time. So, crime and most of the pathological behavior of people violating laws was a direct consequence of this total injustice.

Will you believe me if I tell you, that the first time Lady Justice (Justitia) appeared with a blindfold on her eyes was in 1543, as a satirical hint to the total injustice around her? And where do you think the first original blindfolded statue is proudly standing? Well, surprise again, in the capital of the European financial cradle, the city center of Bern, Switzerland.

## Where does crime come from?

Deprived of necessary resources to provide for their life, people have the final resort for survival – cheating, stealing and killing.

Imagine what changes would the system bring if all resources were liberated and everyone had enough not only to survive but to be safe and sound, be healthy and happy? Stealing would then become impossible by default, just because things are available for everyone whenever needed.

We may agree that some people, who have experienced deprivation in the capitalist system, will still have a lot to unlearn in order to establish a healthier foundation for their behavior, but at least we will break the chain of similar problems for next generations. Hoarding resources might be the first instinct after a long-term era of shortage but a different environment inevitably shapes different behavior.

Some people might also claim that crimes are not necessarily triggered by social class division, and that there are individuals who were born with pathological changes to their brains, or suffered an injury that led to further aggravations in their social behavior. We agree, that might be true. But the percentage of such people is, again, not substantial compared to those who were pushed into crime by their life circumstances, by deprivation of food or security and the lack of education and morality provided in early childhood, due to poverty.

Of course, even with genuine justice, relational problems will still occur, and jealousy may well still be an issue in families, or school bullying may still exist. But let's face it, at least we will remove one single major factor, resulting in most of the crimes. If you can't sell drugs and get rich, perhaps our whole world will be

healthier? If there is no need to accumulate money because you are fed, have a roof above your head and a comfortable bed, maybe you are more inclined to start learning or crafting, at least more so, than to organise a network of escort services? Let's take it for an undeniable fact that available education will uplift the general level of knowledge and skills for everyone.

And no, learning is not going to be cancelled by AI. Learning is the answer to our natural curiosity. Even if we don't have to work anymore, will we still have questions about life? Absolutely and totally yes. We are genuinely interested in discovering more about the world and ourselves. We are curious to try out different activities to tap into our calling that will allow us to realize our full potential. As long as we have needs, we all have our gifts to share.

Our expression, again, is not about our jobs or money. It's our natural need to be, to spend our time with purpose, improving our lives. If we do not do this, we feel useless. So, why do that to ourselves? We will keep on learning as long as we live, as long as we have questions about life.

If you still believe idleness is our natural state, think twice and listen to this. Think of the people who are paralysed since childhood, who have no ability to take care of themselves, who cannot walk or even eat, themselves. Do you think their suffering is equal to those who are tired from work? Being deprived of any activity, they are living the hardest lives, needing to completely rely on others, on others' real physical presence and help, as well as their genuine compassion and love, without being able to give anything at all in return… (Though even they are giving, we just have to be more attentive to listen to them).

Now, you, who can walk, talk, build, learn, run, dance or paint, serve others in exchange of what you receive from them, you are truly lucky to have the ability not to idle, but apply your body and mind to something that has meaning to you and someone else.

Obviously, crime in most cases is inherent to the wrong system that does not allow people to express their gifts, that oppresses their freedom by locking off the resources people are looking to access in order to lay down a secure foundation for their existence and growth. Anger and violence are very natural responses to the suppressed ability to protect oneself and the freedom to create.

How many artists, musicians, artisans are suffering from not being admitted to the market economy, just because their vocation is beauty, in all shapes and forms, and not generation of money? They are simply ignored by the corporate world, all while a healthy society thrives on artistic work and inspiration. We, as individuals, also

tend to dismiss creative people, today even replacing them with AI's ability to draw, to compose music or write poetry. It looks like we are totally ready to cancel people for the sake of saved effort and time. Apparently, we don't see clearly, because what we are actually doing is cancelling ourselves. It's insane how easily we lose touch with reality and our own human needs when it comes to money and its current value we adopted, without questioning it.

Now, do we actually have more or less crime these days? Just because generating money has become the utmost goal, anything else has become justifiable, right? A lie in the media title? Who cares, the number of followers is the thing that matters. People dying at work with no proper hours to rest? Who cares, if their extra hours boost sales? The moral values of today are incomparable to those we used to have even 10 years ago.

In addition, money is this one source that can be widely used for blackmailing. Money is the center stage for major frauds, not to mention the wars where lives are lost, and we still name it justice…

## If capitalism is so bad, why is it still there?

I hear some of you say that our monetary system is in place for a reason. It seems obvious, that nobody would keep it, if it did not work. So, apparently, it is the best option of all possible ones.

Yes, but let's not forget, that it does the job: it addresses a very precise issue that we have been observing all along. It is super-efficient at controlling us - those who have to slave at the very foundation of the pyramid, because, according the indisputable general belief of the masses, we need to be controlled. We need the power from above since we, ourselves, are not capable of self-regulation. Hence, capitalism does a very good job of controlling. But that's also the result of centuries-long programming of our own self-image. Unless we are willing to change our own view of ourselves, the control will be adequate, required, indispensable. But, let's stop here, because this is exactly where we are still free to choose.

We also easily ignore the fact that the monetary system of exchange was introduced at some point by humans. We once did live a breaking moment when our life direction had taken one way, instead of another. Just think: everything in our life, that is created as a rule or a habit, is rooted in one single act that gets replicated and extends in geometrical progression. And though, historically, things take shape gradually, we can't deny that for a fire to spread, one spark is enough.

The story about money is not different. And though we can definitely find where and when the spark happened, as well as why it managed to survive to create the global fire, we can just bear in mind that the human history has witnessed multiple examples of highly developed and complex societies without money or hierarchy. Studying them might be a topic of another book. In this book, however, I suggest to focus more on the current reality and the ways to fix it. I firmly believe, we have solutions right in front of us, but we first need to recognize the traps we fall into today, and thus maintain the structure of the present system. Being aware of the traps will help us decide if we are willing to avoid them, to then step onto a new path, towards a healthier world.

# THE 5 PILLARS OF CAPITALISM

You won't be mistaken if you see the monetary system of today as a construction of inequality. A pyramid, based on exploitation of people for generating wealth. But the whole would crumble if not for unquestionable pillars that maintain it.

As I already mentioned in the very beginning, the foundation is laid with the general single belief about the fallen human nature, making us take for granted that we cannot handle freedom and equally shared access to resources. But from this "neat" foundation rose a number of poisonous pillars – our very well-defined, unquestionable convictions, that hold the structure intact. These convictions uphold the pyramid and feel like a part of you. You will see, how you carry them with you every day, being totally unaware of the wight of the burden, unable to believe you can actually get rid of them at any given moment. Because you were never told you can.

## PILLAR 1: Wealth

### Different faces of capitalism: a toddler in the post-soviet Russia

By the time I graduated from the Linguistic University, capitalism in Russia had already been 5 years old. 5 years of "freedom" and shops full of new brands, locked by the prices for most us, were exactly enough to understand we wanted to afford more than we could.

That was also the time of almost effortless entrepreneurship, even for teenagers. Already in the first years of being a student, I could make my first income with tutoring. I negotiated with prospects, set my own prices, schedules, established boundaries, chose with who I preferred to work, starting slowly to grow my expertise within the paradigm of sales and customer service.

Finding a client was a question of a very light effort – the intent to make some money and the willingness to follow up on the commitment. I only had to walk out of my home and put out paper ads, literally to glue them on the public boards at the bus stops in my district or right at the entrances of the apartment blocks. It was free, available, and very doable for anyone who had the courage to publish openly their telephone number (a landline for the whole household). The number of calls

was proportionate to the number of paper ads and the areas you were ready to serve. So, I started quickly finding clients. My first income went directly to McDonalds, so at the age of 16 I had unusually chubby cheeks compared to just a couple of years before.

As I graduated, the market was still thirsty for all kinds of services. Russia was just waking up to the life of “possibilities”. And naturally, new businesses sprang like mushrooms in all possible directions: private clinics, small shops, restaurants, cafes, bookstores, travel agencies, nightclubs. The generations of Soviet Union workers, sitting in the same old dusty rooms for decades, suddenly had the freedom to create something, to initiate projects, to be of use to the population, and yes, finally make money.

Of course, this was the time when we were all flooded with Chinese production of identical jeans, jackets, bags, cosmetics, with the required brand-names on. The abundance of imported clothing, alongside the market previously served by the state standard alone, created the need for additional sales capacities. Open-air markets appeared quickly in sizes of football stadiums, where the merchants had their 4 square meters of space with a somewhat distant resemblance of fitting rooms where at least a mirror was guaranteed: shoppers could try on a pair of new jeans, while their assisting relative was holding a coat, to act as a screen. It was the culture of “Do it yourself, the way you can”. The first merchants were developing their selling skills and we, as consumers, were learning to avoid the traps, and comprehensively believed when they explained that the weird looking prices of 7,99 came from foreign taxation practices.

The market developed very quickly, commercial spaces were swiftly built, modified and improved. Higher-quality goods were being introduced, the level of life was improving (at least, a variety of goods was flooding the market). Alongside with commercial development, the jealousy of those who could not afford the new things was emerging. The gap between the state workers – teachers, doctors, theater dancers – and the private tutors, private clinics staff, travel agency advisors – was growing fast too. Privatisation spurred this process even more, since many state companies received private ownership status, hence – all the grace of foreign investments with interest rates to suck out the Russian resources from the country, which had been impossible for so long. The pyramid started taking shape. The Russian Reset (Perestroyka) has become a saviour to the western stagnating markets. And Michail Gorbachev was warmly welcomed and applauded by the western business community, granted with an endless list of world level awards and credentials for “liberating” Russia from the mistakes of communists. Russia was simply sold.

Without knowing the whole backstage plan of the game people felt relief, for the state pyramid started to crumble, and the population had finally saw a tangible possibility (which was nothing but a carefully crafted illusion) to control their own lives with their own hands. Rapidly, corporate pyramids started to take root, ruining everything the state had built in the previous 70 years through the country's collective effort. In his famous speech in the European Parliament in 2025, Jeffrey Sachs, The Columbia University Professor, beautifully describes the whole dynamic of the "relationship" Russia started to enjoy with the western world, represented by a single, most economically powerful country. Only now we are all discovering that after the collapse of the Soviet Union Russia had to sign the economic agreements that were commonly used for submitted colonies, to accept the burdening conditions for its economy, from privatisation of the foundational sectors like energy generation and industrial production, to total removal of any national ideology.

I can only imagine the western enthusiasm of finally accessing the vast new market of Russia, which was just stretching from the long-dormant fatigue, opening its eyes to the "miracles" of capitalism, ready to make its first awkward steps.

The glossy magazines were carefully creating our new needs. I used to turn the pages of these magazines as something sacred, just for my daily portion of "feel good", before going to work, in order to work hard, to achieve and be ready for the wealth that was already awaiting me.

I even created collages with me in a beautiful home, surrounded by luxury items. Today we call them vision boards, right? That was the time of my romantic entrepreneurship – the world seemed to be full of opportunities and I was just starting my life. To me, the equation was simple: you take initiative = you make money.  Easy maths!

By 2003, capitalism had slowed down a bit: the market got quickly saturated with almost everything, the advertising was omnipresent, an impressive variety of brands had become a habit, new restaurants and cafés kept us all busy going out and having fun. We were all mostly enjoying the hope of the bright careless future we were promised.

All the steps I was taking on my self-employment journey (establishing my language school) were almost risk-free. Affordable ads in newspapers were there to inform the prospects of my services. All I needed was to rent a clean office space to welcome my clients. I also needed to have a table and two chairs, a small bookcase, a tea-pot and a cup (offering tea to my clients was not even on my agenda at the beginning). Well, I had my big computer at home, where I had already learned how

to type and how to play chess. I was proudly ready to start the adventure of my first flyers creation, not to forget my very first web-site design. I loved my work and I knew the wealth was just around the corner. Of course, my family and my friends were saying I would never make it. And I learned that I had to get used to this constant noise. I just ignored it.

Without a doubt, already then, I felt how hard it was to be an entrepreneur. You have to persuade people; you have to be creative to stand out from the crowd. You need to polish your soft skills, you have to know your subject inside out, understand how your customers think and take decisions, what their expectations are. In parallel, you have to respect the regulations, the paperwork, the legal requirements, the payments for fire extinctors in your room, provide some money to the cleaning lady even if customers have not signed up yet. You have to deal with seasonal fluctuations, with competition, with your own capacity problem. But I was lucky to start early, when both- the market and me- were still young, so my first network of clients procured me with great relationships. My optimism allowed me to never give up, and my business acumen let me see opportunities where others did not, so I could be a pioneer in my sector with some new ideas. I was truly enjoying the challenge being totally ready to win.

## The European capitalism: mature, oversaturated.

10 years fast forward: I arrived in Switzerland and realized how different the world of the European capitalism was, how mature and oversaturated it was compared to my reality in Russia.

But this is also why I was optimistic, because I saw – people had money. “Thus, they are all my potential clients!” – I thought to myself. When I had beggars asking me for money in the streets and at the train stations, I was surprised why they were not working to make a living. Because as soon as I landed, with my student’s visa and only 15 hours of legal work, I started to look for opportunities to make some extra cash. And I did not speak good French at first, I did not know the local demand, I was not aware of the expectations but I was ready to try. And somehow, I managed to find my very first clients: I started working with companies, with individuals. Little by little, I could develop my small business. But it was much harder compared to Russia. Not because I was a foreigner, not because I did not know the market or had no established networks, but simply because the demand was much lower for everything. And the number of providers was much more significant. It was already a crowded space where people elbowed each other to clean their own road, in 2010.

## The fairness of rewarded efforts?

In Russia, having learnt about the Pareto Rule (20% of people who own 80% of the resources, under unequal resources distribution), I assumed it was fair, because, statistically, only 10 % of people were willing to take on the responsibility of being an entrepreneur, to endure the risk of taking their own decisions for making a difference in the world. In my post-soviet reality bad salaries were the fate of state-employed people who preferred stable, but low-income positions, fulfilling the same old tasks without any risk involved. Entrepreneurs, on the other hand, were driving innovation and changing the world! To me, higher revenues looked like a fair compensation for the responsibility we, initiators, were ready to take on.

Coming to Switzerland I was surprised to witness higher salaries and secured lifestyle among the clerks working for the state, on the one hand, and the entrepreneurs barely making ends meet at the end of the month, on the other. Entrepreneurs, who have received higher-level education and obtained valuable experience, fostering hands-on innovation and being at the front end of the customer service were suddenly left to their own devices. The muddy waters of entrepreneurial uncertainty, compared to low risk of highly remunerated state jobs, started to look like betrayal of all my invested efforts.

I could not comprehend, how working in a church (financially speaking, in many Swiss cantons churches are financed by taxpayers), having simple conversations with people about life, who just regularly come to you for support, can bring you twice as much income as developing your own projects, running after the clients and investing most of your income in advertising.

I could not fathom, how teachers in state schools could have a relaxed life-style, incomparable with entrepreneurial efforts, without needing any subject-related master degrees, but just a general pedagogical school (often not even finished but promised to be taken). And I also was not clear about why there was a constant lack of school teachers while highly educated professionals, experienced teachers with university degrees from abroad, were not even considered for the state schooling system. What I learned in Switzerland was that countries may practice high level protectionism policies, to keep the foreigners out of the local jobs. Do you hold a foreign Master's degree from a pedagogical university but abroad? We don't trust you. You must take 1 or 2 years of our school for teachers. You say you will learn nothing new? Should it matter? Do you want your paper or not?

Well, I personally did not. And it made my life quite difficult. Well, it was supposed to.

I also learned that apprenticeship for young people, paid only at the level of Fr.600 per month during the first 3 years of the professional experience, was yet another measure to protect the market from highly educated, but certainly more expensive specialists (that needed to be forced to agree to a salary starting minimum at Fr.5'000, considering the level of prices in Switzerland). With such a gap in remuneration, who would even employ other candidates apart from apprentices? I personally wouldn't, if I was an employer. But who else, apart from foreigners, would not be an apprentice, capable of surviving on the symbolic salary? In fact, you need to be living with your parents to afford that. So, the Swiss citizens have all the advantages to freely enter the employment market keeping their places secured. No sign for even fair competition for your skills and competence.

So, my entrepreneurship in Switzerland had rapidly become my only option to survive, but definitely not to thrive. And one can only imagine the undesirable position of a solo-entrepreneur facing the competition of long-established businesses resting and nesting on their land and housing ownership, supported by cheap labor of young apprentices.

It also reversed my earlier perception of the fairness of the system: the people who were enjoying the best life-style, were not the ones changing lives of many, but those comfortably sitting on the cushions of the state-provided jobs, doing paperwork and accounting: calculating taxes, writing out fines and sending first and second payment reminders. The whole industry of health-care, apart from dentists, is fully, or to a significant extent, financed by the obligatory or complimentary health insurance contributions. All kinds of therapists – physio-, osteo-, and even kinesiologists, benefit from this system, but are still proud to call themselves entrepreneurs, because on paper they are. True, they had to purchase their name on the insurance's accredited list through certification first, to access the market.

On the other hand, the competition between businesses in the HoReCa sector seemed inexistent: the same menu, the same deserts, the same almost empty interior, white walls and naked windows everywhere, apart from a rare exception. Yes, sometimes typical Swiss wooden interior. Well, 5-star hotels are a bit different. But 3-4 star hotels totally see competition as something optional. They know - people come just because hotels exist.

The whole Swiss commercial identity did not make any sense to me. And the truth is – the richest people in the country are the ones who inherited land and have been multiplying their property in all shapes and forms, growing their long-lasting investment portfolio. As I once read somewhere: "The Swiss don't talk about money, they just have it". Finance is genuinely the most developed sector of the

whole global economy, but even more so in Switzerland, where keeping other people's money saved them from the destruction of the WW II. It's true that the staff of Swiss banks would smile to you much more sweetly than the staff of the restaurants or hotels. Because the heart of hospitality in Switzerland is in its banking industry.

## Counterintuitive: money kills even competition.

I had an uneasy feeling that I was introduced to a totally new economy I could not yet grasp. I ignored the single truth, obvious to all Swiss citizens: competition here is irrelevant. Here and today, it's money that creates money. But this is not what you read in the marketing literature. It's something people know, but never say out loud.

Despite the irrelevance of competition which was so obviously standing in my face, I could not deal with it with any sound rhyme or reason. So, I simply refused to take it, mentally and emotionally, for what it was. There was simply no shelf in my intellectual library to put it on. So, I ignored it. I ignored the tiny, plainly furnished hotel rooms, often with a simple single bed, just comfortable enough to sleep in, which made no attempt to impress you with any aesthetic features apart from normal cleanliness. I ignored the permanently closed festive costume boutiques on the ground floors, with their generational owners of the whole building for centuries. I kept wondering how a restaurant, found deep in some inaccessible village — where you have to drive for 30 minutes through winding mountain roads that barely allow two cars to pass without endangering your whole eating-out experience — could serve you only one type of fish as their single menu option, and yet the excellence of its quality would bring the Swiss to their utmost possible verbal exaltation.

The same goes for Sunday commercial openings. In Switzerland, on Sundays, the entire shopping industry is closed. Over my 17 years here I have witnessed twice how the tug of war between consumer demand and business owners fails to respect the real needs of the population. Both times the Swiss voted "No". They are not worried about revenues, consumer demand or creating more opportunities for students to earn. All of that is entirely irrelevant to their banking accounts. They are comfortable with what they have. Their money does not sleep, it works elsewhere. Back in Russia in the 2000s, shops were selling fridges and washing machines even at midnight: the demand was still driving the offer. Here in Switzerland, you cannot do your groceries on a normal weekday after 6.30pm. The

logic of the shops is simple: you didn't have time to shop while working during the day, it’s not our problem. The demand is present, it’s the offer that does not care.

Because competition is irrelevant to mature capitalism.

Many years later, when I was already on social aid, the authorities decided to have my entrepreneurial ideas assessed by someone wise. They sent me a retired businessman, a former CEO of an industrial company, (with total zero competence in the service industry). I thought it was finally a great opportunity to speak honestly with someone who had seen life, faced difficulties, endured challenges, and carried the precious baggage of wisdom to share.

I used to ask people, out of curiosity: "What was your most important resource in life?" You can imagine the answers — inspiration, optimism, family, relationships, health, time, networks. So, I asked him the same question. To my astonishment he answered coldly: "Only money. There is nothing else but money." That single conversation left me speechless. But it only confirmed the truth I still needed more time to fully accept.

I needed 17 years, since my first arrival in Europe, to start questioning the whole system. I did not understand right away that the notion of wealth was the wrong one. We all agree poverty is wrong, but if someone had approached me even 1 year ago, saying wealth is wrong, I would not trust them. I would argue wealth is the basis of a secure life, wealth is freedom, wealth is choice. Even more, wealth is health and your ability to be close to your family.

But what has always felt wrong is that some people could accumulate money and some could not. It felt like injustice. Why did someone always have enough and, in addition, could even save, and others did not have enough even to procure the necessary, not to mention the savings? And I believe, I needed to go through broken relationships and even more so- cancer- to understand that our human race is one whole body, and that we all need to take care of each other, instead of closing eyes on someone’s misery. And as soon as I saw this truth, the whole world has become clearer. But because we are out of sync with each other, being busy exclusively with our own interests, we are creating an unbalanced society, allowing some of us to take more, and thus leaving others with less.

Now that I can see the truth, let's look together at why wealth is the cancer we have to get rid of.

## What is wealth?

How do you actually identify something as wealth? Let's picture a pile of candies. Is it wealth or poverty? You will be puzzled, but you cannot tell. Well, if there were no candies first, any amount of them would logically become wealth, compared to zero. Wealth or poverty can only be identified in comparison. When the second pile of candies appears, depending on its size, we will be able to tell if the first pile is wealth or poverty. And if we have candies sitting on both sides of the scale, evenly adjusted, then no wealth or poverty can be identified. However, if we place all the candies on one side and just a single one on the other side of the scale, then poverty is obvious. So, unequal distribution of resources is the only source of wealth and poverty. And now we can all agree: wealth is a notion that can only exist with its opposite. When poverty is not there, wealth automatically dissolves — we are simply back to what is there.

But today we live in a world where wealth is legalized. Which enables poverty. Someone can have more. We even keep striving to be that someone. We count our accomplishments and calculate how much more money each of them can bring us — promotion, education, networking. And because there are others around us who want the same, the race never ends. Do you notice how we keep wanting more and more? Many are persuaded that we are greedy by nature.

## Are we greedy by nature?

Greediness, in fact, is one of the primary arguments people put forward as soon as they hear about open economy and shared resources. Communism, or socialism, are mostly rejected because, in the opinion of many, we can't handle equality. They say that as soon as resources are liberated, people would try to grab it all. And then they go on to explain how a human-being is greedy by its fallen nature — ignoring the fact that it has not always been like this, and that even today this is far from being universally true.

I guess, most of you would agree, that "third" countries' representatives behave more generously, for some reason. Poor people, in general, are known to be more giving than wealthy. And it's a fact, proven statistically, that significantly fewer wealthy people give to charity than those with average income.

I also believe that among all the people you know, the wealthiest, with a quite high degree of probability, will be the greediest ones. Being generous means spending on others, before spending on yourself. Being greedy, though, means inability to

even spend on oneself. We all know these people who will try to save on everything, even the quality of their dinner, despite their heavily loaded long-standing account.

Warren Buffett, one of the richest people in the world and the biggest fan of McDonalds, notoriously orders the cheapest thing on the menu when markets are down, and allows himself something slightly more expensive when they are up — rumours have it, $2.90 versus $3.17. Still appreciating coupons and gift cards, he is a proud holder of a lifetime McDonald's card, allowing him to dine there for free anywhere in the world. The reason for the whole family to enjoy their Christmas dinner at McDonalds! That's generous!

## Capitalism enables greed.

But strangely enough, nobody blames capitalism for encouraging exactly this: the system allows for some to have more land, more food, more of any of the existing resources. And again, this is statistics: 1 % of the global population clearly owns more than the rest (45% of the global wealth). So, isn't greediness, much more present in capitalism than any other system, the one trait created by wealth generation itself? And, frankly, can we call any political system that allows for monetary capital accumulation anything else but capitalism?

The paradox here is that the same system justifies control and gatekeeping of resources, to ensure that we don't take more than the rest, all while allowing to do exactly the opposite! How is that even possible? They say, we will control resources because we have to, otherwise you take too much! And at the same time, the system deliberately attributes more to some actors of the free-market economy than to others! Oh, this is exactly why this is free! The system, in fact, allows to freely take more than the rest have! We finally get it, don't we? It's such a clever and subtle trick to use greediness against the notion of equality all while fully benefiting from empowered greed encouragement under capitalism!

But wait, why would you take more than necessary if there is enough for everyone? The scarcity concept comes in very handy if you want to explain some resources are restricted. And that's the illusion we all live in, even in the overproduction era. Remember the Phoebus Cartel? Let's not forget how hard companies work and how much resources they invest in creating and maintaining our illusion of scarcity.

## Let’s learn from nature.

Here is my suggestion though. Let’s learn from nature, the only example we can follow, as the one created by the source beyond human capacities.

We should view our society as a whole body, as a living organism, that has to function efficiently, to provide enough to all its members, for them to be able to fulfil their no matter how small a role for the entire community. The cells in the body that suddenly want to get more than enough and refuse to share, keeping the most to themselves, imagining they are more important than others, are cancerous cells. We have now learned to remove them from our bodies with surgery, because they are parasites. Our body functions well only when a higher consciousness allows it to distribute the resources like oxygen, minerals, nutrients, vitamins where they are most needed, for the whole body to be able to fulfil its mission: to operate on all levels for its maximum possible expression in a given environment and under given conditions.

Is there any hierarchy in our body under this system? There is none. Even if the heart pumps the blood, the brain is not less important. If your digestive system helps you receive nutrients, breathing is equally crucial. There is no one single system that governs the rest. But the failure of any of them can lead to a total collapse of the whole body.

We are that whole, that body of a human race, that is here to develop, to prosper, and take care of resources we are blessed with. We are not here to compete with each other or kill one another.

So, wanting more resources than necessary is a sickness, it’s cancer. Wanting more than enough is unhealthy, it should be despised and viewed as an intolerable moral trait that children should recognise as such from their first moments of existence.

And though equality is the basic term we apply when we think about our fair future, we should definitely pause here.

## Can someone have more?

Let’s take an example: we should have equal possibilities to build or get a home. While getting a home is equally important for all, the styles and construction materials may vary. Some would prefer stone, some would say wood breathes better. Some would make it square and others would give it a round shape. Because we are not all the same.

Also, there are some small people – kids, others are just tiny – babies, and some are real big Vikings! Do they all need the same amount of food? Certainly not. We all know for a fact that men definitely need more food to fuel their strong bodies compared to women. A woman, busy with an office work, eats like a bird. But again, a female athlete, daily conquering mountains, would, most probably, eat three times more than an office manager. Do you see where I am going?

## We should just have enough.

We all have an idea about how much we all need. But we also know that we do not need more than enough. Some may prefer vegetables, some enjoy meat, some can't live without milk, while others don't even care about it at all. So, preferences matter as well. And we all have our clear understanding of when we have eaten enough even if the tables are still full of food. Let's just make a healthy difference between obesity (when we are dealing with a disease) and a healthy body of the size above average.

Rejecting the single idea of human greediness as our default human character is an enormous step forward and key to changing our system. Our greed is rooted in capitalism. It's a system where everyone wants to have more because in the worst-case scenario you may end up having nothing. And that's life threatening.

Greediness can only be the result of competition. Because equally shared resources (or resources distributed according to our physical needs) do not threaten anyone, they allow for a healthy environment to grow more of them. In case when there is natural lack, the community will take it as a sign to put more efforts in growing more of the limited resource. And even under extreme conditions, a community that has the spirit of shared resources will always outgrow the one with a focus on self-interest, that sooner or later will disrupt any society, leaving the majority of its members behind.

Having resolved the scarcity issue long ago, our economy can absolutely thrive when we switch to the new way of thinking, and doing.

So, can you have more? Yes, if you can carry a bookcase on each of your shoulders! And yes, if some extra chocolate will help you heal from a broken heart. In fact, just keep it healthy for your body.

## Equal access to available resources.

Our lives are unpredictable and our specific needs fluctuate. We all have preferences. We don't all need the same things in the same amount and at the same time. Equal distribution of resources is a good philosophy, but lifting the gates from all available resources and working together for the production of what is in demand – is probably an even better idea.

And honestly, we are all already doing it perfectly well. Today you have a free choice as to how you spend your money. The only hurdle is the resources you can't afford due to the lack of it. But nobody is urging you to stick to a plan to buy a certain amount of food, or transport, or concert tickets. No limit is imposed. And that's the freedom that we should not step upon. There is nothing wrong about our choices and preferences.

But what we need to recognize is a certain limitation: we can only take things till the stocks last. Everything is subject to availability. And today, as you know, we live in over-production, over-consumption, with insulting degree of waste of all available resources.

Taking only as much as we really need will help us balance production, consumption and will allow us to take care of all the resources, starting with ourselves.

Cancelling the possibility of wealth accumulation (which directly allows for gatekeeping resources, creating poverty for the sake of control) we will dismantle one of the central pillars of the whole structure. The one that maintained our belief that accumulating wealth, hence, propagating selfishness - is a valid and healthy premise of our economy. Well, as we said, we have to get rid of this cancer.

And believe me, it's not our shopping lists that will cause a problem of available resources (and even if they do, we will have all the resources to improve that). The problem is not in our real needs, the problem is in the inflated whims of the 1% of people, who own 45% of the global resources, in their luxury lifestyle and their purchased ability to not even engage into our society with anything but consumption.

In post-monetary economy we will work all together to make sure we all have the resources we need, be it food, shelter, education, travel or entertainment. We will just eliminate the waste of resources on inadequacies, focusing on the right distribution of materials with the most benefit to the society, meaning satisfying the most of the needs with the best possible quality.

If we get rid of this unjustified cancerous growth which wealth accumulation is, by removing the gatekeeper – money, our pyramid will flatten significantly and resources will start flowing freely, producing an open valve effect: finally providing air to breathe and nutrients to consume to all the starving members of our community.

So, no need to set up unnecessary limitations. And we'll establish quotas for caviar if the demand for it is higher than supply. We also know we will not die without it. I will never forget myself being 5 and telling my parents in fury after I had first tried it: "I won't eat your salty jam!" Something tells me many still have issues with seafood.

Anyways, the wealth pillar dismantled, the structure is still standing on 4 others. All of them powerful enough to keep us persuaded life is impossible without money. So, let's check how strong is the next pillar.

## PILLAR 2: Separation

The second pillar is the one that allows for rigid control. And though control is ensured throughout the whole structure, this is the single pillar with key alarms signalling disruption if dismantled — the separation pillar.

### Separate and govern!

We all know the famous saying: "separate and govern."

And the best illustration I have ever seen is a knot of sticks, only possible to break when you take each stick separately.

Taking into account just this single tactic for the destruction of a societal force, do you understand why today we are pushed into thinking of ourselves as a collection of separate individuals — people who do not care about each other in a world where the survival of the fittest is the only rule?

Our unity represents a real danger to any enemy: united, we become increasingly difficult to manipulate or to submit. Togetherness is a force to reckon with. The power of the ocean is in the unity of drops.

Today, we have all become part of the monetary program. Our behavior is being watched and adjusted when necessary. Any movement toward unity switches the alarm on.

Imagine the systemic algorithm running the script of separation level control:

Trust level — 0, check; Reliance on each other — oscillating between 0 and 2, check; Levels of solitude and loneliness — all-time high, check; Fear of abandonment and betrayal — 8, check; Believing someone is out there for you — oscillating between 0 and 1, check; Level of taking care of neighbours and strangers — oscillating between 2 and 3, within the norm, check; Level of general belief in others stealing, cheating, using people — oscillating between 9 and 10, check; Belief in someone ready to help — 1, check; Being ready to help — 5, dangerous limit: system leakage possible (risks of justice, reduced monetary control, higher level of resource liberation); Suggested solution: increase levels of hatred; Switch war potential to 7; System leakage: prevented.

It's as simple as that. The power of community and togetherness is our paramount strength, granted to us by life itself for survival.

## Unity is our nature.

Our survival depends on our presence with one another. Our most cherished dreams are connected with each other. And though we can be used to go against our own brothers and sisters at wars by those at power, we are not supposed to kill each other for survival. We are driven to mingle, to cooperate, as every member of the community can bring something unique and can provide us with something special: skills, knowledge, ideas. There is no copy of anyone else, we are so unique that having lost one we can never get them back. We are all precious. And all we need is our human justice to be treated as such. All of us are unique but none is better or worse. No matter if we build spacecraft or clean the streets.

By choosing to trust one another again, asking for help and relying on our mutual presence for each other, we demolish the pillar of separation to mount a new one for our powerful construction of a human economy: the unity pillar.

And trust me, it feels good to be together. That's why the spirit of belonging to a group is also the one so difficult to overcome. It is part of our biology, the one that

helps us sustain our human existence. But we need to understand that we gravitate toward smaller groups when the larger unity no longer provides support.

## Why we easily fall in the trap of division.

Let's face it — for a very long time throughout history, we all have been wrestling with a variety of divisional factors. And the most innocent of them, the one we rarely question, has always been language. Nobody knows whether humanity truly lived through that pivotal mythical moment of the Tower of Babel. But honestly, if there was ever a beginning to our separation, it might well have begun the moment when our one shared language fractured into many.

If humanity was ever one unified whole, then we must have shared one single communication system: a language, a system of symbols, or telepathy, perhaps? Not because of mythology, but because unity itself requires a shared system of meaning, one single paradigm of the worldview.

We often assume that people were simply spread across the planet, as if geography alone scattered us, or we came from different places. But what if it wasn't geography that separated us — what if it was the first fracture in our ability to understand one another?

In every species, communication begins as a shared instinct. A monkey from one forest still understands the alarm call of a monkey from another. Birds raised thousands of kilometres apart still recognise the basic signals of their kind. Dolphins, living in distant waters, share a common acoustic language that allows them to interpret each other's intentions. And we are not even surprised about it.

Species begin with shared signals. Differences come later and build on the common, predominant system of communication.

So, if humans were once one species in spirit and in purpose, then we must have shared one language — one doorway into a shared perspective on life.

Today, I cannot produce any reliable signal to warn a South African stranger of danger. They need to see the fear on my face or my signalling. Even "yes" and "no" gestures would not look the same to different cultures. We can certainly question if it was one single language or something else entirely, but since the Myth of Babel exists, we can at least take it as a hypothesis.

Whether this loss was a natural evolution or a symbolic "punishment" we carry in our collective memory, the result is the same: the first invisible border appeared

in our minds, and from it, it's easy to imagine how all other borders developed – into different worldviews, religions, nations, countries, politics, professional groups, social classes.

But the Tower of Babel can serve us not only as a historical hypothesis. If this is where it all started, then, logically, this is exactly our way back home, to unity.

Today is the right time to be brave enough to recognize our long-standing differences that we were all feeding throughout millennia, to finally start shedding them like an old skin of a caterpillar, to prepare ourselves for the birth of a butterfly.

But there is one thing we should bear in mind: language is just a metaphor. There is a deeper meaning to the story of Babylon. The myth tells us that people wanted to take "a name" that would protect them from being dispersed, to recognize each other in the future. And that was the moment when God split them into different languages to stop them from cooperation. This single detail invites us to reflect on the power of naming: 'what's in a name, that which we call a rose?', returning us — through Shakespeare himself — to the moment when the name becomes, what a coincidence, a conflict. Again.

Because a name holds an identity. It carries a whole world — one that is different from someone else's. And in that sense, the name itself becomes a separational element.

Today, beyond language, nationalities, religions, and political views, humanity has created countless new ways to form groups and boxes to place ourselves into: professional circles, secret societies, associations, networks. We are entrepreneurs, employers, state workers, single mothers, straight, gay, anxious, avoidants... Groups we choose for ourselves, and groups others assign to us — often even against our will.

Choosing them willingly means we do not find validation of our struggles and our efforts if outside. Being assigned to groups by others means allowing others to reduce our values. "She is a single mom" means so many things at once! In fact, all these groups do nothing else but labelling us, depriving us of our ability to belong to something larger. Something that does not require a name at all, precisely because it would include all of us.

Does it mean we should stop using names for professional associations and other circles? My personal take on it is that we can keep the events and projects under one name, but not the people. Let them be free, let them come and go, like for a

stay at a hotel. But let's start avoiding to define these projects as their home, their identity.

What if the fluidity with which we participate in life is far more convenient, productive, and of course less restrictive? What if we do not need names for groups at all? If it all begins with language, then perhaps we can stop using it to define ourselves. In this way, we protect ourselves from creating any values that stand outside our common human ones.

And now, when we have become more aware of the role of labels, we are ready to confront the most powerful one in today's world. This next difference is not defined by borders, passports, or professional circles. Yet it separates us more than anything else. We cling to it as if it were our survival kit, while in reality it is the stone around our neck that pulls us under.

Let us discover what it is by looking directly into the face of our reality.

## The sober reality.

The world, as it is today, offers us little to no optimism we all long for. It's hard to believe we can one day achieve the desired unity when we stand on the edge of another global conflict, while nations fortify borders and expand their defence budgets.

And yet, the very intensity of this division reveals something important: the potential for unity has never been stronger. Wars, ideologies, competing worldviews - all of these become tools that pull us away from one another. Today, stronger than ever before we feel division and isolation in our lives, in our homes, in our relationships. It makes our longing for each other grow stronger and stronger. But all resources that have been created and have a potential to unite, under the monetary system are working against this very purpose and their whole capacity is twisted, creating more differences between people, sparking more of the political and ideological fight, because this is the final attempt to keep the status quo. Remember, the Monster feeds off our selfishness and greed, permanently generating more of it. Unity is hard to chew and will only leave the beast toothless.

And there is precisely one biggest division we are not capable, and not willing to handle, keeping the system protected for centuries. Understandably, it's the sources of all our problems: the discrepancy between the rich and the poor.

Today it is the only universal separation between "us" and "them", accepted on all continents, in all countries, across all languages and all professional sectors,

surpassing religious and political clashes. To put it simply – social class division. For most of us, even in our most delusional dreaming we can't allow ourselves to admit there is something that may unite us. We have an impression we live in two separate worlds. We feel like almost two different species. There is mutual hate and despise, centuries-built anger, and a never-ending fight that is probably the one most dangerous than any other. And this hatred, nurtured by our close environment, stops us from finding one common language, one common ground for our human values, stops us from having any conversations. We stopped believing there is any common ground at all. We see ourselves as two different kinds of people standing on two edges of the abyss, ready to demolish the whole world for the sake of destroying each other. Each having their own power and resources. Each having their control. But unable to talk, even despite pretending to have learnt each-other's language.

Let's take a deserved break here. Let's unwind and see what we refuse to see.

In todays' world, the typical roles of the rich and the poor are not the same boxes we used to pack a decade ago. Today, the poorest people may have tons of education, can be business savvy, smart, capable, and still homeless.

Among the rich we have people, who have seen the poverty, invested in their efforts, found support from sincere people, built security from their own efforts, carrying their human values all along their business journey, but still being asked to play by the rules.

We have everything in common: our need for security, our longing for genuine relationships, longevity and health, our desire to be appreciated for what we do. Our wounds still hurt, we had tons of unloving people around, who had their own traumas, who very often thought they were giving us all the right lessons, even by hurting us. We are all tired of it. The current system pushes us all into selfishness and greed, rich or poor, because such is its default function. We have all the means, as well as our common shared desire, to face the system together, to question our beliefs, and start turning the wheel in the direction of creating happiness. And we can only start doing it if- and when- we liberate all of us from the shame of what we have done to each other. Because maintaining it would constantly ask us to defend ourselves against each other. And we know that attacking is the best defence.

We need a dialogue, a healthy conversation, without putting anybody into boxes with labels, allowing us all to be human, and to feel like human. And if not yet all of us are ready to start this conversation, it's ok. Because there are still many more than we want to believe, who are.

## Our nature prevails.

Brought by nature, we abide to the natural laws. We socially attract, we bond, we get together and we rebel against the systems that try to destroy us. Today, more than ever before, we are becoming one whole, after the long history of times that were slowly but steadily bringing us apart, creating this tension of wanting to be closer. This polarity, the pain we feel and witness today is inevitably bringing us all together even more, to act as one. It's like this spiral spring – the more you want to stretch it, the more it wants to get back to its initial state.

But if the system knows how to trigger our weaknesses, push the buttons of our vice, manipulating us from unity towards isolation that logically looks more comforting, we need to be able to just make a conscious choice towards what WE believe is right. Because despite our ability to genuinely feel the right thing, we are taught today to ignore the feelings, to avoid our emotions that serve us as our natural navigation system. But having lost our emotional compass, today we are simply deprived of feeling anything – be it joy or pain.

So, under these very conditions, we only have logics and our conscious choice, guided by our value that is, hopefully, still anchored deep inside, in each of us. The value of a human life.

## Under manipulation, unity is a choice, not a feeling.

Today we need to defend one single global unity, which might seem so hard to achieve with so much hatred rooted in the past and present mistakes that we, as humanity, carry as our burdens.

We don't realize that we are adding up to the world's pain- and separation- when we focus on blaming others, provoking emotional and verbal violence in response. And it's the verbal violence that leads to physical violence. It's a vicious circle that does not solve anything. However, let's remember the magnificent historical truth of Ghandi, which is a firm proof that you can achieve much more through non-violent perseverance.

Let's shift our discourse. Let's start believing we have someone listening. Let's be adamant about building a dialogue. Let's build bridges, instead of burning them. In the crowd of hundreds who ignore, who cares if we find at least one who is listening, who is able to open their eyes and is courageous enough to pay attention. Because if we don't believe there is someone listening, we are not even speaking, we are just making noise.

### Let's recognize ourselves as decision takers and game-changers.

If we choose to defend our values, you may think violence is inevitable. But violence is not our weapon. It's the weapon of the week. Roman philosopher Seneca said: "All cruelty springs from weakness." So, we clearly can acknowledge the force the weakness has. But it's a weakness that destroys, without achieving anything else. However, let's be strong enough to go farther and build something meaningful.

As soon as we start recognizing that we are not that different, coming together despite the books we rely on, despite the languages we speak, or even despite the amount of resources we possess, we will see the separation pillar of the Monster's Tower crack from the inside. As soon as we realize that we all need the same things in life to be happy and start seeing good in each other, instead of seeing an enemy, the cracks will start to appear on the outside and the pillar will start dissipating like sand. Because nobody would need it anymore.

What we can change today is our focus: let's prepare a safe ground for a healthy dialogue. Let's put aside our differences and focus on what unites us, starting a conversation from there.

And it does not cost us a thing to just look each other in the eyes, see each other, get each other's pain, recognize our uniqueness and our sameness. And we don't need to ask permission for doing any of it.

## PILLAR 3: Debt

You can't even slightly imagine where this chapter will bring you. The pillar of debt is so solid that we would never think it can be demolished. The roots of our beliefs here run so deep, that we really need to go beyond financial debt, digging deeper into our own nature.

### "You will walk with the debt"

Some time ago, I was working alone in my shop, when the door opened and two female visitors entered. The older lady turned out to be a palm reader, and she approached me with her quite insisting "offer" to read the lines of my destiny. The second lady was almost a teenager, apparently her daughter. They both were carrying heavy bags full of groceries. The mother's clear intent to make some quick money was written all over her face, which did not express any kindness, was not

necessarily welcoming or well wishing. I offered them a sit and said I would be happy to benefit from her services but I had nothing to pay for it. She looked around my office, asking me what I COULD give her if she did a reading for me. I said I was not ready to give anything but I was happy to have the reading for free. She said one very important and very persuasive thing that wasn't even negotiable: "It's not good to receive something for free, because you will walk with the debt." "Fair enough", I thought to myself, and agreed to not take the burden. They left. I did not question that phrase at that moment. But now I am coming back to the story because it does have an important lesson in it.

## We can't take – we borrow. We can't give – we lend.

Today taking anything from anyone is actually presented in our minds as borrowing. You can't just take. You have to return it. You can't just give. You are supposed to expect something in return. So, we lend, we borrow, we owe.

Poverty feels so alienating and shameful, because it feels helpless, literally depriving us of a possibility to ask for help, not being able to return it back. And if someone does offer us help, receiving means we are not free. We are deprived of taking because we owe right away, if we do.

So, better not even ask for help- not to borrow, not to owe. And, equally, not to give, putting another in an uncomfortable position of debt, which perhaps, they are not willing to take.

And how many people get immediately and infinitely scared if they get suddenly something for free, like an unexpected lucky chance from life itself? They instantly start expecting some kind of a disaster, totally unable to even enjoy what they got. They "know" it: whether they want it or not, they would have to lose somehow, if they do not pay the debt earlier! And that's a very dangerous thought pattern, always being ready for a lightening to strike even if what we get is pure luck!

## The CEO of Trade.

We transformed the give and take into trade. And the idea of a debt is so deeply engrained in our minds that in the worst-case scenarios we are, hypothetically, even ready to trade our souls in order to access something we otherwise can't.

Well, let's stop here for a moment. Do you realize trade itself actually comes from the devil? It's the devil who is rubbing his hands at the prospect of getting new

“business”. He is always ready to take the last we have to give. Our soul, and our free will with it.

Endless literary examples feature this kind of trade. Goethe made his desperate Faust face Mephisto, in the hope to experience a moment of bliss, of course, in exchange for his soul. My Russian readers will remember the Margaret in Boulgakov’s novel, who accidently throws an offer to the devil about her desire to see her beloved Master. Because how can you get anything for free? You have to pay for the good that you receive, there is nothing for free in this world, is there?

But does God ever ask from you for anything in return for his guidance? Being humble enough to turn to God is already a selfless act, it only costs you your ego. It’s not trade, not an exchange. It’s a relationship of trust, of presence. It’s also our voluntary surrender to the calling God may ask us to fulfil, but never impose on us, never obligate us.

But devil is the one who generates debt. Just totally like capitalism, like a bank, like the whole monetary system that buys our lives.

## Legends or reality?

Have you heard about the legend of the Swiss Gothard tunnel? The opening of the tunnel was quite a spectacle and not many people understood it, being only horrified by the devil, featured as the main character. But the Swiss know well what happened. And I don’t even question if this is just a legend or a real story, since Switzerland IS a trader, the financial cradle of Europe.

According to the legend, the Swiss negotiated the construction of the Gothard Tunnel, something impossible due to the fragility of a small bridge between the rocks- with the devil, offering the soul of the first one to walk across the new bridge in exchange. Apparently, the devil accepted. So, the bridge was finally finished. But the workers sent a goat to walk over the bridge fist. (I do hope it worked for them). Today the bridge proudly wears the name of the main constructor – “The Devil’s Bridge” / “Teufelbrücke”.

My bigger question is though, what made Switzerland directly turn to the trader, instead of asking for help from the saints and the God himself? Doesn’t Switzerland know how to be humble and selfless? Or is it just the spoilt construction sector? I mean come on, proclaiming its relationship with Satan out loud for the whole world to hear about and not be ashamed of it? Just showing off they finally played by the same rules the devil does?

Interestingly enough, to continue the legend, when the devil learnt about being tricked, he took a huge stone and wanted to break the bridge, but a man with a cross in his hand stopped him and the devil could not do what he intended. So, he threw the stone aside.

Can you imagine what happened next? According to Wikipedia, the heavy stone was colored in yellow and then bought by a Swiss chocolate maker to be used as a logo of the company. So, let's not question the moral values of the corporate world, they don't hesitate to play with the devil, as we see.

Later the stone even managed to enter the space of the free market economy, generating substantial business, certainly having created employment opportunities for a good number of workers when the Swiss decided to spend about 300 000 Swiss francs to move it from the road in order to keep it, instead of simply destroying it at a symbolic cost. Any questions about how many hungry and sick might have saved their lives if they had received that money?

Heinrich Danioth, the Swiss painter, depicted the red figure of the devil right on the rock of the tunnel right after the construction of it. According to him, he wanted to present the Satan in his raw disgusting expression. But the Swiss were insulted by the depicted figure, complaining it looked not as nice as the real devil (!) This led to a formal campaign to collect signatures in an attempt to have the work removed. Danioth famously dismissed this backlash, noting that if the public wanted a "prettier" devil, then his horrible one had successfully captured the true, unsettling essence of the legend.

My hope is that Switzerland, at least has the urge to cure this shameful spot by doing better than that. And, as a country, it does have a lot of advantages for building a beautiful future, because with its decentralised system, Switzerland allows for significant freedom of its cantons, and even communes, benefiting from the direct democracy, based on the public referendum. That's why it can become an example of a land of prosperity without exploitation. Am I right, Switzerland?

And would you like a piece of mysticism here? Let me share it with you.

## A phone call from the CEO.

I finished my existential reflections somewhere in the afternoon and was busy doing other stuff till late in the evening. The next morning, though, I woke up with a strange dream, showing me lots of televisions with a variety of music pieces. Though I could recognize some of them as my favourites, I clearly could distinguish a sharp sound of a strange melody that was very different and, honestly, I could not

identify it. I opened my eyes and still had this music playing in my ears so distinctly that I had an immediate urge to find this piece, played on the violin.

I could only guess I could hear it from Vanessa Mae's version. She was the only artist I could associate the style of the musical piece with. Because it was a piece of classical music. And she was the only artist I enjoyed listening to for her dynamic versions.

I went to search on YouTube and opened a whole portfolio of her titles. I could quickly filter through the ones I already knew as suddenly, one of the titles sent the shivers down my spine. I clicked "play" and I was astonished. That was exactly the music that I heard in my dream. The title said: The Devil's Trill Sonata.

Being totally unfamiliar with the title, the author and, until this morning, with the music itself, I quickly went to search the story of the composition. It turned out, in my dream, I was thrown yet another example of the devil's trade.

Guiseppe Tartini, composed his masterpiece, having heard it in his dream too! But in his dream, as Wikipedia told me, he concluded a pact with the devil in exchange for the most beautiful musical piece. When he woke up, according to the story, he could memorize and write down only some of it, and the beauty of the music he had heard in the dream was incomparable with what he managed to reproduce.

To me, the whole thing seemed more than just a coincidence. It actually felt quite weird, and even scary. Moreover, in the version I heard first from Vanessa Mae (which is just a small part of the whole composition) – there are telephone tones. It really felt like a call: "Alen, how about your book getting the best fame all over the world?" And a rolling thunder of the deep chilling laughter…

Well, dear representative of the darkness, I don't sell my soul, I don't sell my free will. It's me who decides. I do not see any fun in trade, I am just ready to receive. Because I also give, expecting nothing in return. So, l only cooperate with free-will instances.

## Giving is from GOD. Trade is a theft.

And only God knows how many souls the capitalist society has sacrificed to the devil. How many projects, pictures, songs, films or daily products were brought to light in exchange of people's free will in despair or under pressure of survival; how many legends and true stories mesh with each other and show us just one single thing: we are ready to trade, forgetting that all we need is to be humble enough to simply ask.

God can never ask us to sacrifice anything for his love. Our human experience is here for us to express our full potential, achieve the pinnacle of our creative gifts entrusted to us by the source, by higher consciousness. We have our free will to ask for help, for guidance, in order to be able to give. We also forget that taking is a part of giving. You can't give a beautiful picture, without taking a brush and paper, without taking years to learn. Let's understand that if our taking serves the giving, then it's the right path. If our giving serves the taking, then it's a dangerous trap.

So, the devil is only giving what you can have for free, under the mask of trade, that we normalized, committing a pure theft. A pure theft of your free will to decide what you are willing to give to this world.

## The Unexpected Truth About Giving

Some people see giving as a burden. It feels like an obligation, something you are not willing to do freely. And again, capitalism is very effective at making you want to take, to consume. Not to give, but keep to yourself. Not to share, for the fear of a loss.

But let's look at giving from a different perspective.

As soon as we are born, despite the fact that physically we can only take, we, nevertheless, are immediately engaged in giving. We are giving our parents the sense of achievement, of self-realisation, we are a source of genuine tears of happiness and joy, but we also give our parents sleepless nights and headaches. All just by being.

Thus, as a result of our ability to give simply by being, we inevitably create expectations from others. The expectation not to disturb, to behave well, not to cry, or an expectation to smile and be happy, to be appreciative, to be grateful. This is quite a complex relationship of give and take that happens from our very first breath, or even earlier – from the first barely present movement in the womb of our mother.

Can you imagine the whole beauty and magic of the process of giving? You almost do not fully exist yet, you don't even have a name and a passport, but you start from giving. Giving peace, joy, or giving anxiety and trouble... And when we all grow up, grow old, we continue our journey of giving. We communicate and we learn to give more and to give better, we get to choose our professions to give at a larger scale.

We constantly give and we attentively watch for the feed back, which boils down to one single thing – how well we are received, how well we are coping with giving of what is expected. We compare how creative we are about giving more or better than the rest, to get more approval, appreciation and love. And yes, it may look like trade, like a never-ending exchange of give and take. But in fact, we can't even stop giving. That's why receiving in return is not a prerequisite of giving. Giving is life itself.

Or, let's have a look at giving in friendship or partnership. It is the true reward of being present with someone, being able to help. It's the expression of the nature itself when it knows that any giving is bound to have a transformational result. The one which is not always visible, not instantaneous. But giving is never an empty gesture.

By nature, it is a building block of any resource: whatever is given, be it light, heat, water or care, a touch, a word, a whisper, or a look – everything is a contribution to something bigger. Giving is a birth of something that was not there before. There is nothing to expect in return, there is just a deep inner knowing that things are not the same because you were able to give.

And naturally, we are all the source of many different things we can give: a loving tender look or a judgemental critical comment. We always have choice to seed something in the others, or even to seed nothing at all. And while we all should be striving for a positive contribution, we are not perfect and we may hurt without knowing, we may have good intentions but not necessarily always know for sure how to be our best.

And that's ok. But by being afraid and choosing not to seed anything at all, choosing not to give, for the fear of giving something wrong, we stop actively engaging in life, we let it pass by, as if we do not exist. And this is the most tragic thing that may happen to us: cancelling on our own life, on this precious opportunity to be able to give. To give something that was not there, before us. Moreover, our own disengagement does not even prevent us from giving. Since giving is the expression of life. We give by being.

So, our desire to give is a part of our human nature. As startling as it is, giving is our natural need. And there is no debt created when we give, there is nothing to expect in return. Trade is something we imposed on ourselves a long time ago. And we are fooled by those who had also been misled by the examples in their own lives, that money is there, as a condition for our give-and-take relationship.

The only truth behind the power of money here is that it can request more than we can and should give. Money effectively requires us to cancel on our own life (by working long hours to be able to pay the debt that is impossible to pay).

That's why now, when we finally realise this, we should say a definite "Stop!" We do not need money, or any other instrument **to allow us to give**. What we truly need is enough security **to be able to give generously**. And this security will always be there if we have an equally shared access to resources, which will only inspire us all to give more.

## Where does the debt come from?

We now understand that debt and trade are interconnected. And it's a chicken and egg problem. Did trade appear first and create the debt? Or the opposite, did the debt create trade? Understandably, if we all could give for free, trade would be hard to justify. Money would not live long enough. But today, we all go about our lives with one, truly disturbing belief: giving creates a debt, and a dept is to be paid.

Where does it actually come from? Where did it all start? Did it always exist? Did the cave men, when bringing their killed elephant, trade it for something to the rest of the community, who were doing other things at the time of the hunt? Did they exchange the skin of the elephant for the berries and herbs they got from the tribal female members? Or, when injured, did they have to give an elephant corn to get the care or medicine? We don't think so, do we?

## Tribal living- shared economy

Communal living is a shared economy, where everyone would get what one would need, in order to survive and to procure the best of their service to the rest of the tribe. The rule that was logically in place was probably something like this:

"We all do the best we can, so that we all get the best chances of contributing to the whole". **The well-being of each for the well-being of the whole (K. Marx).**

It's actually very easy to understand that trade might happen when separate tribes started approaching each other. Mistrust, self-protection and unwillingness to share one tribe's know-how, actually could very well lead to the exchange of things, attributing comparative value to the subjects of the trade.

## Friend or foe?

Logically, when tribes managed to merge and become one new entity, the rules of the shared economy within the new community would apply. Then this concept of a foreigner, a dangerous species that can get our food, or the contrary, a new community member, viewed as an extra help to take part in the shared working efforts, would actually be the decision point for whether you trade or share.

We also see from many sources that, more often than not, tribes were careful not to interfere with each other and kept their lives apart, trying to respect the territory of neighbours without causing trouble. Every community had their own know-how, had their tools and might well coexist on agreed geographical areas.

We can also imagine that these small communities had more elements separating each other, one being most commonly the language. Having certain difficulties to integrate the lifestyle and the language of a foreign tribe might well be the reasons behind their unwillingness, or simply putting it – a challenge of effective communication – to join the efforts.

It's also very logical to assume that communities might merge if they had a potential for effective cooperative support, in times of potential external danger, because they would recognise the signs that would bring them closer and make them stronger together. The numbers of the members of the community have always been a clear math to those who had to defend themselves from a common enemy, or just join forces when building homes, villages and infrastructure.

## Trade with "the other".

From what we have said above, we can conclude that exchange with those communities that did not deserve trust and represented "the other" could actually be this pivotal moment in history when debt started to take root.

When a value of something was perceived and agreed onto as something more significant than the subject of the factual exchange (let's picture a cow against pottery), the debt could be created as the residual value that was owed. Thus, debt could have appeared as a logical way of representing value, that could be broken into portions and exchanged further against a variety of goods or services. Which might lead to money. But history is even more fascinating than that. And we will talk about it later.

## No other – no trade

So, we can clearly see that if there was no “other”, and people were viewed all as the members of the same community, each participating in the life of the whole, most probably, it did not make sense to trade. Because using the benefit of whatever was produced with the new tools, resources or knowledge, would grow exponentially if used by the members of the whole community. Somehow, we can see that separation, is at the core of the concept of trade. And the good news is that unity equals cancellation of trade!

## Debt Abolishment + Unity = immediate cancellation of trade.

So, unity, which comes as a result of breaking barriers in ways we think, communicate and do things, is the one single thing that will help us all come back to the spirit of community, back to trust and our equality of rights to access shared resources.

The strength that a community of billions of people may represent today in the world is remarkable and yet incomparable! We have reached an unbelievable level of understanding each other thanks to our language learning abilities. English has become this one common language that unites the globe for work, health, science and life! We have developed cross-cultural tolerance and, reached an extraordinary level of digital interconnectedness thanks to social media. With our technological advancements we have conquered time and distance and, compared to our ancestors, we have loads of time liberated from all-year-long food cultivating, long-time distant travelling or even messaging.

Today is a real moment which grants us this fascinating possibility to become one single tribe, members of which care about each other, do not fear separation anymore, do not know any strangers and welcome everyone to participate in the life of the vast community of a planetary size!

Trade is becoming irrelevant as we can now start sharing freely all the resources that we have accumulated and are using on the daily basis. Thus, our attitude to each other, no matter the origine, defines our own present well-being and our future perspectives.

Knowing that we cancel owing to someone when giving, we start living freely and we can truly celebrate our lifetime and purpose, offered in a form of our social engagement, as our only capital required for a thriving life.

No more phrases like you “owe me”, no more selling our souls for something we get. Living in a free society means everyone is doing what they feel like doing for each other.

Joining our forces together will completely change our paradigm. We will understand that competing is useless, because we will switch to encouraging each other's best efforts. Making mistakes and failure will not be seen as low performance or inability to despise, but as a potential to learn on and achieve mastery. Creativity will get unlocked with every member of the community getting access to all the sources of accumulated knowledge, which will inspire learning and doing. Stress, greed and survival worry will disappear as no one will have to prove their worth to the world, but will be serving the community according to their gifts and talents.

There will be no lazy people or procrastination, when work is done solely in response to our real needs or to pursue our creative endeavors.

If you have been following me closely, you could witness how we demolished the 3 pillars of the 5: the pillar of wealth, the pillar of separation and the pillar of debt.

2 last pillars are still standing. And we better leave the building before its walls crush on us, by opening any of the heavy doors we can. Remember, opening them is easy but counterintuitive.

## PILLAR 4: Merit

This pillar is about our conviction that some people are smarter, more capable, more … anything, again, as opposed to those less smart or less capable. And thus, some of us deserve a better reward than the others.

Of course, it's only the result of the locked resources, as no such differentiation exists in reality. And I like it that you already have your eyebrows frowned.

Let's now get back to the times when people actually came to this pivotal moment of agricultural surplus. It will help us see how the diversification of work led to the birth of the notion of the value of work.

### My work is harder.

As soon as the results of the work (the actual amount of harvest to feed everyone working in the fields) started to exceed the amount of what was precisely necessary, less people actually needed to continue working on the land. This gave birth to new activities and allowed some people to focus more on craftsmanship, producing shoes, clothing, cookery, household materials, utensils, textiles and so on.

What exactly happened? People who became craftsmen suddenly were not attached to the natural clock, which was the standard understanding of the amount of work one had to be doing. Earlier, people were attached to the earth and the nature that was governing their schedules. Seasons and weather conditions were the only “managers”, or “masters”, that pressured people to seed, to plant and to harvest. Everyone was totally dependent on the conditions imposed by nature. Everybody knew how much time and effort they had to invest in each season to get the results.

Craftsmen, all of a sudden, could be viewed as those having more liberty to produce their things. Making shoes, for instance was not as familiar to everyone as working on the land. People developed new skills, invented their own know-how, used specific tools. They also had to exchange the results of their work against a quantity of the harvest that would feed them while they were making the shoes.

People, who continued working on the land, started to address the craftsmen as others, and had to comprehend the difference between the time and efforts invested in the production of their items as well as their value to others, all while struggling with their whole suspicion to the process of the work which was not anymore attached to the laws of nature.

Perhaps, a shoemaker could have a more relaxed way of life, while those working on the land were still waking up early and going to bed late at night, sleeping fewer hours than they would love to and working harder?

So, the pendulum could swing to either of the sides, with no difference that mattered. Nobody knew what was more difficult or valuable, working in the fields for bread or getting new skills that only some of the people could acquire (and started keeping to themselves, only to pass over to their future generations).

## Science and toilets.

Since then, we continue to carry the notion of professional differentiation as something solid, valid and right. But is it? Competition pushes us to be better than anyone else, to get access to better and more resources, doesn’t it?

Most of us are totally OK with the idea that a scientist should receive a higher salary than a toilet cleaner. Are they so different that they need a different amount of food to survive? Don’t they have just absolutely the same equal needs for shelter and clothing? Don’t they have totally equal input into their activities, which is their lifetime? Do they have identical needs to feed their children and provide for the

household? And by the way, you personally, what would you need first – a toilet cleaner or a scientist?

I love exaggeration as a way of checking the hypothesis. Imagine all the toilets need to be cleaned and all technologies are yet to be invented, what would have more value? We would take the cleaner, right? But in the long term we would like to have ***no*** cleaners, thanks to our inventions. Having self-cleaning toilets would be a definite and significant advantage for our life because it would allow our human toilet cleaners, who are not necessarily seeing themselves born with this professional calling to devote their whole life to it, to do something more meaningful. So, yes, in a long-term perspective scientists are, without a doubt, a profession to attribute value to as well.

## One single input.

But how can you compare a dentist with a zoo keeper, a shoemaker with a teacher, a painter with a tailor? And how do you decide that one should have a better pay than the other? Their needs are totally identical, their families are equally valuable to the community, as well as their kids are, as our next generation of professionals. So, why would we try to attribute a different value to people according to the profession while what they all are investing is just their lifetime?

We hear many wealthy people say: "Time is money! My single hour costs more than you can make in a year!" Which is only true because we allow it to happen. Mea culpa, I also used to say that my time was more expensive than someone else's. This is where you see: people change.

## Value creation: the delusional concept that diverted us from the truth

Value creation is at the core of the modern marketing. Value is considered to be the first indicator of the price we put on the product. The more scarce the product, the higher the price. And though value itself has all the right reasons to exist, the fact that we tied it to money – the resource we can endlessly inflate – is inevitably pushing us all off the cliff.

While value is directly linked to the concepts of demand and supply, meaning the presence of something available to us and our direct need to use it, the market value – is the term that has twisted our whole understanding of life. And honestly, this is one of the most vicious concepts people have the most difficulty to get rid of. As soon as we present a product or a service, people inevitably put a price tag on it. And in most of the cases they are driven in their reflections not by the

knowledge of the real demand and supply, but by subconsciously referring to the gatekeeping system in place.

We all know that value we place on something is totally conditional and very personal. What is valuable to you today, may easily lose value tomorrow. This is the story behind many one-day popular brands and the products purchased for one single reason – everyone wanted it, so did we. Be it unicorn slippers or an i-phone.

We follow the others not to stand apart from the group. So, value can be temporary and totally irrelevant to a real need. Buying behavior today is a feature of the group identity.

Value can also be location-related. We can buy a bottle of mineral water in a near-by shop for 1 dollar, but the same bottle of water will cost 7 dollars at the airport.

It can be situational. You are more likely to buy an umbrella when it rains, or a Christmas tree just before Christmas. And none of them will have value without rain or forthcoming Christmas, respectfully.

So, a piece of bread or a bottle of water may be a trivial thing today, while in a crisis it may suddenly sell at the price of gold.

Taking into account the interest of the economy to generate as much money as possible, the disastrous conditions of life would be the best for producers to harvest the most of the money. And we may have all already witnessed the demand that was created for hand sanitizers and masks. Value can be easily manipulated, even though it was not the primary goal behind the concept of market value. Initially, we just wanted to find the right point of judgement to trade the results of our labor for money.

## Any alternative to the market value?

Now, what is the alternative to the market value? As we already understood, we have one and the same resource at our disposal. We invest nothing else into our work but time. Thus, it’s logical to take time, invested in product creation, as the basis of the economy. And surely, the only resource that we all dispose of is here to actually unite us, bring us to the sole denominator that addresses the notion of equality. So, is there any need at all for differentiating our skills?

## What does value creation do to us?

The market value puts us all in competition. Us, meaning our competences, our knowledge, our schedules, our family obligations. Moreover, the perceived value of what we offer is very personal and contextual. But behind it are only people with their single available resource – their lifetime, filled with their competences.

And you are right to think that besides our time and competences there are also efforts, skills, perseverance, our personal values – yes, it's a rich blend of qualities and traits we call a personality. But the key ingredient is still our time. Without it any mastery is unattainable. You can have the best personality, yet, without time you just don't exist. And imprisonment is the evidence of this harsh truth. It's enough to steal your time to deprive you of any action. Our time is the essence of our life and, hence, it should be the essence of our economy, everything else being secondary.

Since money has always been gatekeeping knowledge, education, certification, and thus, jobs – we realize that not all people had equal chances to learn and be perseverant, not all of them had equal opportunities of getting results from their efforts, and not all of them had even equal time to invest in their growth, having to take care of their younger siblings or elderly parents, for instance.

## The market value of competence: discrimination in its pure form

One of the great examples of a moneyless environment is school. We all know that some children are very diligent and are taking efforts in all subjects evenly, but most of the kids display talents in one or two specific branches: some have more interest and passion for maths and chemistry, others for languages and art. Children who are completely helpless in all subjects are generally a rare exception and they are probably dealing with an entirely different kind of problem.

Ideally, kids finish school and continue their paths, trying to align their passions with their professional calling. And this is when they face the perceived value of their true passion. At this crucial moment, some of them suddenly become totally useless to the market, with a much higher probability of dropping out of the employment market than the rest, and having less chances of getting ends meet at the end of the month, only because the perceived value of the chosen profession is lower compared to others.

But their ability to offer is totally equal to the ability of others. Now, in the modern world, they have to break themselves apart from their talents and interests, put their passions in a small box of hobbies and go find a job they are going to hate for

the rest of their life. The job they will do badly, providing just enough quality to keep it, to survive.

The same very people, if having a genuine possibility to create their social circle with demand around their talents, would bring in crowds of people who need them and their gifts, who are ready to learn from them and who would truly enjoy the results of their work. And the tragedy of today's world is that even with our well-developed technologies, that allow us to connect to others in order to share our passions, we still continue beating against the wall with a dead-end sign. Social media algorithms only recognize one single goal today: keeping you locked out from the organic growth, unless you pay… Well, certainly, expanded networks help. Charisma helps. But again, they bear a price tag. As a painter or a composer, you first need to invest a lot of money in your visibility before someone can notice you to start appreciating your art.

Today knowledge, efforts or expertise simply have no power against the gatekeeping Monster. None of these is a guarantee to survival. But do we have to comply?

## Does progress drive professional value?

So, how about progress? You may say, it's natural that, in different times different professions gain demand. And on the surface, you may sound right. But only on the surface. Because, if not for money generation, has there ever been a time when people did not need composers, painters, actors, musicians, gardeners, designers? While the industrial revolution did not need them, forcing people to stand at a mass production line to directly compete with their own craft, people themselves needed them.

While the internet revolution did not need them, forcing people to sit at their computers all day long, sending e-mails and negotiating sales, people still needed artists, comedians, dancers and singers.

Now, with AI revolution, do people still need painters, musicians, potters, writers? Sure, they do, but the economy wants programmers and code-writers that steal the ability to create from these very people, to enable the AI to do it!

## Anybody out there to ask what people really need and want?

In fact, it seems like nobody ever asks people about what they need. And we already understood why. Because the needs have never been at the center of our current economy. Money has.

And though any entrepreneur would ideally start their journey from their prospects' human needs to be satisfied, many inevitably slip into the trap of money generation, closing the door on their own passions or even people's needs.

Others clearly start their business to "first get the financial stability" in order to later address their real passions. The problem is that they never leave the first business which becomes the cow, that brings a daily portion of milk.

I truly believe that the early years of social media, when the organic growth was possible, was the golden age for many people to finally get noticed for their true talents. They had the time to shout out about the problems they solve and form their professional networks around them. But then, a total collapse of human interaction: the flood of unsolicited automated offers in my LinkedIn box, AI generated e-mails and robotic messages. The end of the organic growth leading to the extinction of human communication.

## No other value but time.

Our oldest existing mistake that we have not taken time to correct is exactly this: continuing to put value on professional activities instead of bringing everything back to the sole capital that we have: our time. The hours we invest in our work are the only resource that we have, the single one we can exchange for satisfaction of our needs. And there are no other equations. We have nothing else to offer, and we cannot ask for more.

Understanding that our lifetime is the only capital we can offer each other will automatically mean everyone has to work (those young and healthy). Everyone has to provide an input into the creation of a common good. And those who can't, must be supported by the rest of us.

## What about all lazy people?

Some of you may feel completely disheartened, claiming that you personally bring more value to the society than someone who has never wanted to learn or do anything useful for anybody. And you will be right: if you are writing a book and compare yourself to someone who is playing video games all day long, you will definitely have a more significant impact on the lives of many.

## Killing time is a symptom of trouble.

But let me tell you, you should not take this direction for comparison. Just because there are too many things to untangle about people who are killing their own time. Because killing time is a symptom of trouble. This is exactly what we do when we get totally disassociated from ourselves, when we do not see any value in anything we can bring to the community. We kill our time because nobody needs it, because our life does not represent a value to anyone. And it's NOT something that we decide on our own, it's the society clearly pointing us at our own "uselessness", locking us out of any opportunities to grow or develop our skills.

Do you know that feeling useless and isolated, having no feeling of belonging, is the primary cause of a suicide? In our daily grind we easily dismiss people who look and behave like they don't care. But in truth, they don't care because life has lost all the value to them, they are dwelling here with no purpose and no more force to fight. They have given up on their life and on themselves. Because it looks like life has given up on them through the society that has simply discarded all their efforts.

## A lost life builds on a lack of resources.

But in reality, the root of their lost life is buried exactly in the system, that did not allow them to build their skills around their genuine gifts, because no one wanted to see them, parents being busy making money to survive. As children, they might have struggled with human ignorance, with lack of attention and care, grew isolated and did not have resources to learn or develop their interests. Maybe they were bullied and had to exist in a permanent state of stress, trying hard just to survive, asking themselves and the universe why that was happening to them and what their fault was for being punished so hard.

But it has always been the system itself, which has been showing them their life has less value than the life of those with more money, more connections, more resources, more opportunities. The system is very efficient at suffocating and destroying those who have just got their life, just their time to give. Because it taught us all to not see the value in someone's time. It taught us to look at the results, pay attention to "laziness" of some people against "efficiency and performance" of others. The system never allowed us to have a proper look at the psychology of laziness and procrastination, because even psychology never questioned economy. Today, almost all psychologists and psychiatrists try to fit the problem of social failure into the exploitative model of economy that oppresses people in all their freedoms. Surprisingly, they don't say a word about the

overwhelming injustice we are facing every single day of our lives. While in its very essence, our current economy is the real enemy of human nature.

## We lost psychology to economy.

We can only wonder why psychology has never rebelled against the injustice of economy, against the current financial system, which allows more powerful people to crash the poorer. Why hasn't it ever brought our attention to the wrong concepts around lifetime and the "output" in the economy, driven by competition, performance, excellence, trade and value of a product, never highlighting the value of our only available resource, which is limited and enveloped in a fragile form of our mortal body?

I only have one answer to that. Psychology, too, was manipulated by the power of economy. And, as everything and everyone in this capitalist world, psychology depends on it, being financed, subsidised and even "allowed to be" only under certain conditions that economy wanted to see as viable. Psychology was silenced.

So, please, Psychology, feel liberated now and speak your freedom. Stand in your own power without having any fear of manipulation. You, that have learnt so much about fear and about manipulative behavior, haven't you been farther ahead than all manipulative tactics you have seen and studied? Let's just take a deep liberating breath and claim that our lifetime is the only thing we are to cherish and celebrate. It's the only thing we can offer others in exchange for what we need. And laziness is a pure product of the monetary system that has robbed us of security, trust and joy to be ourselves, of our ability to serve the other.

Because today, even being there for people costs us our own survival. Even serving people with our gifts and talents is kept away from us by the powerful few. Whatever you can do to get in touch with the community – to post, to visit, to exchange – nothing comes for free. You need to pay for telecommunication, your equipment, transport, consumption, publicity, apps and so on…

## If money is gone, laziness will follow.

Did you notice how you become lazy when you get tired? So, you take a rest. You recharge and you are ready to be back to the game. Today's world has exhausted all of us, it has drained all our forces, we just don't want anything at all anymore. But don't ever tell me - that's life. No, it is not. That's the market economy.

So, in the world of equal opportunities and equal access to resources, laziness will have no place to be. Killing time will not be an option. Because human nature, as proven by psychology, desires to be expressed, to be seen and heard, to be rewarded with attention from others. It's our common mission to share our individual gifts with others. Living our life to our full potential, in order to harvest the best possible results for all, is the utmost purpose of our global community.

Upon our own realized potential depends the well-being of every member of the society, no matter how young or old, no matter how capable. We can give our time through our intellect, developing new technologies that simplify and expand our lives; through our bodily achievements in sports and by developing our physical capacities; through our emotional involvement and development of our intuitive capacities; through our spiritual connection to the nature and deepening our relationships with all living species; we can bring emotional value to others through our artwork and creativity, bringing more sparks of joy to the world.

We have so many gifts to share that there cannot be lack anymore. Living on the same planet, being driven by the very desire to love and be loved, under the healthy conditions of justice, we will naturally look for ways to make each other happier. The immature thinking of selfishness will be gone: it will peel off as an old skin that the society will shed. We will finally start giving birth to children who receive genuine attention, in the world where every life is precious and is cherished as a priceless gift to humanity.

Equal opportunities will give birth to equal abilities to discover one's talents and provide time and patience for building one's unique set of skills, instead of pressurising for high performance and excellence for the single goal of money generation.

Can you imagine, how many people today are genuinely worthless to the society while still working daily and receiving the highest salaries? They don't know that. They believe they are doing a good job of controlling people's compliance with the system: checking tax return papers, executing debt collection or simply selling money. But they have a feeling that something is off. And they can't put a finger on it. You can give them this book. So, that they are closer to the truth and stop being manipulated, hopefully recognising that it's the quality of our human connections and cooperation that matter most.

# PILLAR 5: Time

## Time is priceless.

Time is the key ingredient of our life, our most precious resource. Because even if we have nothing to eat and nowhere to live, it's the time that we dispose of and that comprises our life. So, we are definitely supposed to do something smart with our time here on Earth. And this something should, at least, not cause the loss of life itself, individually and collectively. And at best, we should be able to contribute to its further continuation and development, meaning our healthy reproduction.

Ideally, we should be creating the most favourable conditions for our healthy evolution. Our lifetime and procreation are the equivalents to our existence. We are a part of nature in its purest expression. While the whole world serves us as the evidence of the most mysterious but perfectly designed life, expressed in all living creatures and their fabulous entanglement within floral and animal kingdoms, we as humans, being highly conscious about our existence and having no higher-level predators in our current daily life, we are literally killing each other in wars and imposing on ourselves all sorts of inadequate behaviour, just to survive. Or is it just the system itself that works so well that it kills people, in order to survive?

But maybe, things were not so horrible some time ago. Maybe the generational anger and mistrust, the battle for survival and long-term deprivation of all kinds of resources have finally led us where we are? It's impossible to remove parts of our shameful history of colonial enslaving, or land expropriation from European farmers, or further back - hierarchy establishment. What is possible and important today is correcting these mistakes, getting rid of the things in our life that should have never been there to begin with.

## Today 80% of people are time poor.

Today, the majority of us are not just financially poor. We are, according to the data by the Harvard Business Review, time poor. And that means we are in big trouble. Because time (as well our healthy, functional condition) is the prerequisite for any of our activities. Not only our physical activity, but our mental, relational and spiritual activity, too. And we do not have any time left for those. Who, or what, has stolen our time? It's money.

Living under the pressure of running around, trying to effectively respond to all tasks, imposed by the modern life, we have now learnt to multitask. Having appropriated this notion as one of the ingredients for success, we rarely now find

ourselves doing one thing at a time: we eat and work, we read and listen to music, we cook and watch the news, and now we even go to restaurants and stare in our screens to chat with those far from us, on a different continent, on vocation, at the table with their own friends in another restaurant. The younger generation don't even actually notice people who share the meal with them at the same table.

It seems like we do everything with half engagement, or frankly, a bare minimum engagement. We also have learned to live on an autopilot, not really noticing what is happening around, switching this "on" button for the whole day and finally getting into the "off" mode only after we find ourselves in bed, falling asleep still watching or scrolling.

Many families don't have any quality time to talk to each other, ask each other questions, preferring not to disturb anybody by their curiosity, thus showing to each other complete and total indifference. The "normal" life of a more or less successful person (the one who is still capable of feeding the Monster through employment) looks like work–sleep–work agenda for 5 days in a row. And work means generating money, not value. Because who cares for value if it does not feed you? In some separate cases there is still a link between the value people produce and the money they earn, but it's becoming increasingly rare, taking into account the growing number of IT companies that start rapidly covering the whole employment market. And how much value have they managed to create recently, at the expense of taking simply more from us?

## If time is money, does money equal time?

We often think of those who are wealthy as those who have all their time. Yes, these are the ones at the top of the pyramid. But there is a whole juicy middle of it: those having more than enough money but totally scared of losing it all.

We all know those wealthy people who are (still) working hard to make yet more money than they already have. They stay in the office till late at night, they work at the week-ends, or they work at home instead of spending time with their kids or their spouse. (And let's ignore, for now, those who are just cheating).

Why are they doing this, if they already have quite a comfortable life style and a certain level of security? Because the fear is unbearable! The more you make, the more is there to lose! There is no safety in the world: they can only count on themselves!

The whole idea of making money is about escaping any difficulty in life. And we tend to forget that people are the only resource we have. We are, in fact, our own capital and everything is done through our efforts, motivation and our sense of purpose. Remove people from the equation with money, and you will have no help. Remove money from the equation, you still have people, who have their free will to decide on their help. Human ability to help is our nature. Money is a human construct, not nature, created to persuade us in our unwillingness to work without pressure or punishment.

So, when we rely on money, we think that it guarantees us freedom, security, abundance of resources, while the truth is – the more money you have, the less you are willing to depend on someone else, and the less you are, yourself, becoming that someone who people can rely on. So, people don't, because they know YOU request money for any service provided, and you do not come for free. Thus, they know, even if they can do something for you, this is not what you value. Your only value is money, so your circle is narrowing, letting in only those with the same level of financial success.

And this is where the trade thrives, not love or friendship. That's why for the wealthy it's so hard to experience genuine connections with people. Money has created an illusion that we don't need anyone, because we can rely on money.

Do you notice, the richer people become, the more isolated they want to be: a bigger house, a higher fence, farther from others. It feels like the rich are disturbed by people. The less of them are around, the better. They start living in this totally mind-boggling reality where they just don't need anyone. They really think their money is there to save them despite the absence of people. They believe it's enough to wave their banknote in the air and someone would just suddenly appear, as a gene out of thin air. But what will they do if we all just get busy with other things than money generation?

## Corporate value of time.

A couple of years ago companies still had this policy of paying their employees for corporate training, which was directly connected with their professional activity, in order to increase their professional performance. These trainings were embraced by employees, as they got some spare time off their work. But then suddenly HRs started to realize that training comes at the expense of worktime. As most companies did not wish to pay for the time their staff took for learning, in most of the cases it meant that people needed to stay later to get back their lost hours, or skip lunch and spend the rest of the day hungry.

Real learning became less popular, but micro learning has become the new norm. 5 minutes here, 3 minutes there. What a joy you do not need to spend the whole hour for your English class, just enough to read a phrase, translate and you are done! Another grammar rule? No problem, you have exactly 4 spare minutes before you finish your day.

So, in the minds of HR managers, learning does not equal work. It equals a waste of time. And again, I have a feeling that the real reason behind this is the genuine pleasure people get from learning. I am sure HRs say out loud: "Work is not supposed to be fun!" And poor employees agree that work is when you suffer from your oppressed free will. That's real work, no doubt! Learning? Oh no, nobody can pay you money for that. Asking YOU to pay for this is a different thing, and totally appropriate in the corporate world. You are learning – so, you are taking. And if you take, please pay – with both, your time and money. Are you saying we will benefit from your knowledge? Oh yes, we rent you (you know like we rent a building that is standing still for ages, without perishing within the next 50 years), we rent your time, or at least the portion you still have left after learning, be OK with that, pleeease.

To create more of the illusion of care at the workplace HR managers decided to bring their focus to the well-being programs by installing tennis tables at work (ok, some movement is great), organising chill-out afterwork meetings (that required, again, people to stay longer and ignore their families). Or, after COVID, remote working from home has become a new norm of incentivising staff to improve their performance and general well-being. Finally, the liberty!

## Reclaiming our time which is not worth the money.

But let's admit it: we want to have the cake and eat it too. A big percentage of people are moving the mouse cursors around the computer screen to validate their working hours from home. Irresponsible human beings! Not willing to slave anymore for 5 days in a row and get almost nothing for their whole time at work. Incredible! Who could have thought they would finally rebel?

And that's the issue, they don't. It's easier for them to look like they are working instead of asking their company to actually stop supressing their life and just accept the fair share everyone should be willing to give. Especially at the times when AI and automation have already taken on a good portion of tasks and responsibilities! No: moving a mouse is just simpler…

Because people are tired. We are tired to struggle, to take responsibility, to believe in the brighter future, we are washed out by the digital pollution, constant advertising interference, our own lost abilities to recognise the benefit of human relationships. We want some quiet, some peace, something that would finally just stop killing us from inside and outside.

## The exchange rate for our time is in permanent devaluation!

Do you actually see that your invested time devaluates constantly in relation to money? Isn't it scary to have one single stable resource (limited in amount!) and such a fluctuating exchange rate? You sell one hour of your life which permanently downgrades in the quantity of food you can get in exchange! As if today, you need to eat less than yesterday. Isn't it more secure to plant a seed and know it's already growing, with no other rates involved?

## Reclaiming our time.

That's why the first thing we have to fight for is our time. We need to have our time back. It's ours, it's our life. We have our free will. Disturbed by the standards of our current reality we were forced to believe that we want this work and this life. But like a TV screen badly tuned, we are starting to see more of the blurry images daily instead of having a clear picture of how we could build a more beautiful life on our sacrificed young years, lost health and relationships.

We finally get to see and feel through our own bodies what, once beautiful green world, has gradually become: we don't have any more those natural rains, sources, fresh air, or healthy food. The fields are contaminated, the air is polluted and the water does not seem to have as much fish. And we are just watching YouTube videos on how to avoid heavy metals in our daily meal…

Let's start from our own lives. Because this is something we need to reclaim first, before we can address any other issues. To tackle any problems at all, we must liberate our time. From work and from addictive dopamine binge. Because time liberation will give us this healthy opportunity, we all crave. The opportunity and our natural right to take care of ourselves.

We can only go forward and address our physical and mental health when we have the time to do so. Our work-life balance is truly in the balance between the both. Why are we trying to persuade ourselves that we have to squeeze our selfcare, rest and development into the 30% of our life instead of making it equal to the time we spend at work?

The time pillar is standing strong only because we are all persuaded, we need to give time away in exchange for money. We simply ignore that we have total freedom to simply walk out of the door, taking our time with us.

## Progress is on our side.

We understand that our pre-human ancestors had to invest most of their lifetime into survival, because even raw meat digestion required almost all day compared to the cooked food. Since then, our whole life is a manifesto to reducing the amount of time per task: industrial revolution for mass production, computers for complex tasks and communication, AI for information access. That's it and that's enough!

Just imagine the leap of progress we have made: think of the messenger in the Roman Empire against the What's app. We have managed to reduce weeks or even months to one second! All of this is about liberating our time and accessing more resources faster.

Today, AI is here to serve us as a global library of knowledge and resources. And it's free, at least so far. Automation is replacing monotonous jobs that people don't need to be a part of. Production and accessing information have become instantaneous.

Our own inventions, in which we invested thousands of years, now make our life freer and more abundant. That's why it is an incredible time to live in: we finally get to the point when we are almost totally liberated from hard work and we have the ability to finally take care of ourselves, our families, our children, our hobbies, our relationship with the Earth.

And there is just one single thing that keeps us distracted and running in circles, because it does not want to die. The Monster that has become so huge and frightening that our whole nature is being threatened by its raging power. It's not the AI that is the danger. It's the power of control that some people have over us, through money. AI is a product, as any other. Used with good intention to liberate us from our sins it is the best invention ever. Leaving it in the hands of those who want to enslave us even more, exploiting our vice, is a real threat to our survival.

## Do you fear losing your job to AI? You fear the wrong thing.

Unfortunately, people today are so scared of AI's impact on their work, that the only thought they have is about the loss of their jobs.

Wait, are you afraid to lose these 5 days out of 7 that you are forced to bend under the pressure of your salary? In fact, baking your Friday cookies while being remotely “at work”, you are saying you are afraid to lose your work? You aren’t. What you are scared of is losing your money.

Wait, these colorful paper tickets that won’t be accepted as soon as the banks hit the recession button or decide to brush off your bank account whenever they want? Or the same paper tickets that would not be enough to buy a bottle of water, if someone decides that inflation is a great solution?

Don’t be fooled. You are not afraid to lose either your job or your money. You are afraid to lose access to resources. Resources, that today are measured in money, but have clearly nothing to do with it.

A tomato, joyfully sitting on your plate or even cut nicely and served with mozzarella cheese, has nothing to do with money. But has everything to do with the labor people invested in making this tomato grow, get watered, being harvested, taken for delivery, put comfortably on the shelf in a grocery store, labelled and price-tagged, before letting it meet you and be happily served as your dinner.

Now, why did all these people do what they did? Because they were looking to satisfy their own needs, also represented by the resources they get. Can you remove the money from the equation? Yes, you can. If you find a different system that keeps people busy with the same work. Can you remove people? Probably when we find the means to let the earth grow food for us on its own. We aren’t there yet. Today, it’s definitely not the money that will help us get a tomato on the plate if none of us is working.

So, our labor is our sole capital, each of us representing a resource that we have and we can rely on. But we need to be adamant about our work-life balance, since we have to take care of ourselves. And thanks to our technology we also need to accept the reality of what is possible: liberating half of our time from work is not a fairy tale anymore.

## If AI takes our jobs, aren’t we facing a free-time disaster?

Surprisingly though, some even start to question the future where we will have no more obligation to work, saying that people will inevitably confront “all this amount of suddenly available free time!” Seriously, what a disaster!

They say: “We should be really careful about this, since we are not used to having so much free time! Help, AI is taking away our jobs! What are we even going to do! Jobs used to be the meaning of our lives!” (Bravo Mr. Rogan and Mr Musk). “We really need to solve this heavy problem of people’s sudden free time, and yes, why not video games as the meaning of life!?” (Lovely, Mr Musk, incredibly insightful!)

Time is precious. I hope now you are starting to see the truth: time is not even worth the money. But are we running a risk of being pushed into the limbo of killing time?

## Killing time is a symptom of our killed motivation.

True, we have all known the moments in our life when time felt heavy. When there was too much of it. So much that we even tried to kill it, doing nothing at all because waiting seemed so unbearably hard and long. And lets’ face it, idling is actually the most difficult thing for us, humans, to tolerate. Because we are here to live while being alive, not just to be alive with no purpose, deprived of any interest or desire.

And our whole body will not let us deviate from the purpose of our life, because at some point we all get hungry and tired, we all need security to keep our spirit alive in our living body. And because we are socially driven, for the sake of our own survival, we are permanently looking for connection and bonding.

So, idling is just not an option, because any experience of physical or mental dissatisfaction is supposed to drive us back to community. The community where people are available for connection and synergy to procure the survival material- food, shelter, defence against all types of disasters - and finally, our urge to procreate.

By giving our time to address our immediate needs, we fulfil the mysterious purpose of our lives. Being a part of a community with a possibility to act is our true nature.

## We suffer when we cannot serve.

By contrast, our deprivation from any activity, any possibility to give, is perceived and felt as a lack, implying individual suffering. Movement, ability to serve oneself as a grown-up, is a precious gift of life and we instinctively perceive it as such. We know that handicapped people will not have the same access to physical and societal joys which is already a high burden on them. That’s why at least providing access to the resources everyone has at their disposal is the least we must be able

to offer. While these people have all their time, they unfortunately have to come up with a different, their unique way of meeting their societal needs.

So, let's agree, that when I say that we need time, I mostly mean time we generally have, supported with our ability to act, take decisions and participate in the life of others. People who are deprived of their ability to take an active part in the life of a society due to a handicap, mostly still have their possibility to bring value through their unique capacities that develop thanks to the quieting of the standard abilities.

They can totally be the case of rare inspiration and particular gifts that none of the community could witness before. We just need to realize that their peace of mind, ability to count on others for help, care, support and security are the prerequisites of opening up these precious gifts. Unfortunately, in our today's economy, the community feels more irritation about them than compassion, not having learned yet to view them as the holders of sacred knowledge or a unique source of highly charged potential.

Well, if you are still not persuaded, let me throw the very last argument. If idleness was our natural state of being, the imprisonment would not even exist as punishment.

## Don't let your time be a weapon.

Why did capitalism feel different some 50 years ago?

We, or better say our parents, enjoyed their life in the 60-s, 70-s and 80-s (following the years of re-construction after the World War II), having seen that technological progress and automation could finally provide us with more free time to just live, mate and give birth to children, which, in turn, boosted the rates of consumption. We are now back to stagnation and the Monster is craving a new war to destroy the world, in order to start all over again. Just to resume the economy.

We are now living in the era of anticipated crisis and recession, preparing for the worst, because the banking system can finally send us all to hell and cut off access to all resources, through money.

As addicts, who do not know how to live without money, we will go where they will show us to go. We will do anything to get the money, which in our broken brains is associated with access to food and security. If necessary, we will even associate war and killing with security. Because this is how brainwashed we are.

Now, time is your powerful ingredient you can totally take away with you through the door, leading you from the old wet marble building into the sunshine. Behind

the door is our freedom to live and procreate without harming each other, thriving on the wealth of our cross-cultural differences, learning from each other and distributing freely what we have elaborated, developed, designed, constructed, invented and produced. Our time is the Monster's primary, essential food. Taking back our time will literally kill it. Because if we can voluntarily give it away for being exploited, we can as well use it for our own goals and desires. Not somebody else's.

## Entrepreneurship

10% of people worldwide is a true representation of the number of people who care more about their own time and goals than the rest of the population. It's the percentage of entrepreneurs. The rest are hired by them. Because at some point, these people want to achieve more than they can on their own. So, capitalism says that's ok to make someone work just for money, and thus, it's ok to judge how important people are, measured by their capacity to achieve the goals of someone else. Also, many people are getting hired for the work they enjoy doing. Though often, they just find themselves in the situation when they are doing too much of one thing neglecting other parts of their lives: families, children, hobbies, friends, learning, their own well-being.

The trouble is, we start giving priority to money-making at the expense of our own resources. We start viewing our non-job-related activities as something less important, because, obviously, other activities are not bringing us money.

We are living in the illusion that money is the God that provides us with the ability to be better and to create better relationships and live a better life: look nicer and have better clothes, drive a faster shiny car and drink more expensive champaign.

And we forget that one of the monetary feeding agents- advertising- has been at the core of most of our health problems (smoking was promoted as something attractive, then alcohol, now we are getting to drugs) and if you think that the war concept is going to reach your mind as something disgusting, you are mistaken. Because you will be attracted to the opportunity to wear the military form, to beautifully hold a weapon and smile gently to saved hungry children, who will most probably smile back at you.

You will see your values diluted, destroyed as a kids' sand castle, because you would want to believe the authority wants exclusively the best for you. Because you have no more time to read, to learn and think for yourself. Because you have NO MORE TIME.

## Your time is already corrupted.

Your only spare time- that you still view as your free time- is now being flooded with screen time. These moments of free breathing have been stolen from you without asking your permission. You were manipulated into the benefit of dopamine generating activities that stop your mind from functioning, from being quiet just facing yourself.

You forgot your values and you don't even miss them because they have been replaced by fear, hostility, separation and your own feeling of powerlessness. You are made to believe that the world is the way it is, and that those at power are stronger and will always be able to control you. Thus, you believe you are useless and should be at least happy and grateful that you have something to eat and have a minimum survival kit.

You believe that depression is your own fault, due to the lack of your "self-love" and your inability "to find happiness inside". This is the voice of psychology that has submitted to the rules of economy.

The psychology is frightened to death to clearly state that it's ok for a human-being to seek connection, appreciation and love. The psychology of today can't defend community and the human need for togetherness, in front of capitalism that is smashing you with the power of independence and isolation, to keep you "protected" against the "aggression" of other human beings...

You view money as a precious resource, instead of recognising the toxic relationship you have been trapped into, which even stops you from investing in yourself – your education, your relationships. And if you do spend time on those, the system needs to makes sure your it's all about how to get more money, not how to bond with other people or sharpen your skills.

Education, reading, exploring the self and the world requires time and silence. Our inability to find these moments of high-quality solitude is planned and treated according to the goals of the Monster caretakers.

So, taking back our time is the key decision we can make. And remember we are the only ones who actually have the power of holding our time back, consciously.

## Real slavery is just around the corner.

From my conversation with highly successful businessmen, I could always retain one common thing that they say: "How can you liberate people's time if they are not even having enough time to do what needs to be done? In order to get the fair

compensation in exchange for the salary they get, we should even increase their current time at work! It's their fault if they cannot address all the issues, they should be willing and they should be capable to. Otherwise, they are easily replaceable".

And we have just heard from Greece, the first country that decided to officially approve a 13-hour working day. People had to go out in the streets to claim their rights to have family life. They were trying "to explain" to the company owners and the government that working 13 hours a day is, simply put, "not good".

They sounded as if they had to say something important nobody knows. They were trying to persuade the authorities in the wrongness of their decision, as if those were completely unaware of what they were doing. Be quiet and sure, they are totally conscious of the goal they pursue: to get the last of your available time you are not spending on feeding the Monster.

You were pessimistic about your current situation of working 9 to 5 or just a bit longer? Let me splash more optimism here: you can do even more. It can be as bad as depriving you of any decision-making power to choose for yourself. They have your survival kit, you will now do anything to get access to it. The'll need you to stay at work day and night? You can do that. They'll ask you to kill others? You'll have no choice, (or will you?). Unless you get back your time and switch them off of your body resources.

## Can AI become a new lord to slave for?

Can AI be dangerous? Yes, it can, because nothing can be so helpful for survival as our own skills, that have been taken away from us, by ruining everything we have learned to do, like writing, calculating, reflecting, reading, building, constructing, crafting, COMMUNICATING!

If those with money manage to help us destroy our own skills - our hard skills and, more dangerously, our soft skills, meaning our own ability to serve ourselves and connect with others – they can make us become totally dependent on AI. The hope of the giant corporations, AI servers' owners, is that we get so embarrassed by our own imperfection that we would gladly upgrade ourselves to the level of AI performance, by allowing ourselves to get a chip in our head against their irrevocable terms and conditions to proudly put a signature on our forehead that reads "Entirely yours".

Because then, they can grant us access to it, on their own terms… This is where the dark picture may become a reality. The curve of unlearning everything you have

learned to do, is being drawn right here and now. As soon as you have AI doing your podcasts, analysing information, reading or writing books, we remove the humans out of the equation.

With an AI chip inside a human head, we become a global nation of zombies, of servants who can do whatever someone wants us to do, without any ability to question the morals or inappropriate behavior. The total collapse of our human nature, with all our brilliance that could, otherwise, bring us to a different future. And it still can, I promise. Because today, we still have choice.

You cannot sell your souls. You cannot deprive yourself of being your unique you. In this age when AI can do so many things, and we do not have to pay for anything, we have a fantastic opportunity to enrich our skills by sharing our knowledge, to keep ourselves capable of relying on ourselves, our knowledge, our community in order to survive and thrive.

Today, we can learn how to build our own house, how to produce our own shoes, how to create our own clothes. Yes, it does look like we are downshifting back to craftsmanship, but our global knowledge about our own nature is not at the same place. We are living longer, we are living healthier, we now need to get rid of the elements that make us unhappy and put pressure on us for performance that nobody needs today anymore.

We are now entering a new dimension of a human potential, where our developed intuition, our spiritual connection with each other and the nature will boost our progress as never before. Yes, we will always work at the problem of saving time. But it would be about faster travelling, and spending more quality time with each other. We will be learning more about love and death, about God and the Universe, and about the essence of time and probable realities. These are fascinating topics we are still to research. And AI is sure here to help us, if we are not going to lose our autonomy to think, to learn, to create, to love, to share… We are the leading power of AI, not vice versa. And we have to find ways to adopt it and break from the monopoly on AI. How to get there? Don't expect me to have all the answers. We are supposed to arrive there together, guided by our human values of love and care for each other.

## Do we still need to work 5 days out 7?

The polarity of the world today is strikingly extreme. On the one hand we have Greece that wants people to work 13 hours a day (ok, they claim the just permit it, not impose), and on the other hand we have a "terrifying danger" of liberated time

for all globally. Bear with me not to get lost and see the truth behind the broadcasted vision.

## AI: a dark perspective of unemployment or the light at the end of the tunnel?

Here am I, listening to the episode on AI and its danger to our lives, on YouTube, "The Diary of a CEO" podcast with Roman Yampolskiy.

There is this recurring question from Steven to Roman, Phd in IT, AI safety expert, about how the world would look like by 2027 or by 2030. Roman is adamant that 99% of jobs are going to disappear and that would bring the whole world to the chaos, when people would not have any more jobs and would not even know – not only how to procure for themselves, (because businesses would not need them anymore compared to AI programs, AI generated podcasts and all the jobs being fulfilled by robots), but also would not know what to do with their time, "a suddenly liberated stack of 60 hours per week to live!" Oh my God, what a terrifying idea!

So, in their conversation, there is no even a spark of joy about finally getting back our time, our lifetime, back to us. But, well, understandably so: they picture a very dark future where companies are stupid enough to generate and try to sell products that nobody would even be able to buy!

In other words, again and again, they get back to the question – what kind of a different thing people could do to generate income?? And there is no answer to this question! If all jobs are going to be replaced you are just running out of jobs! They are circling around this question without even being able to leave it, not being able to drop the wrong question and just reverse their thinking.

This actually leads me to witness the one thing that becomes acutely clear: people attuned to the mind, do not see the evident truth available to those attuned to the heart.

The question "what can you sell" in the times when AI is super intelligent and can do whatever calculations possible, is showing us that most people still view intelligence as our predominant aspiration to calculate and manipulate data. Despite having crowds of people talking about emotional intelligence, there are, suddenly, no people who are taking this thing as something more or less serious. They even cannot get to the essential thing about the human nature – they are not touching the pivotal question of the discussion, that would let them see the light at the end of the tunnel.

The right question to ask to understand what you can “sell”, if we still have to approach it from the point of view of economy and trade (or “OFFER” would be a better word) is: “So, what are your needs, as a human being?”

Serving the beast, feeding the money to generate more of it as the only goal of our current existence, has completely screwed our thinking process. Why, having asked the question of “what can you sell”, there is no automatic pivoting to “the something that people NEED”. The answer though is – you can only sell what you know to do better than the rest, again being stuck on generating money: “You can be yourself” (thanks, that’s already something closer) and “You can taste the ice-cream, but who needs to buy this?”

I know I am being hard on you, guys, but do not take it personally though: we are all in the same boat. That’s how our brains are washed, that’s how we are trained not to see the obvious: we need each other, we need people, we need human interactions, we need real conversations, we need exploring human nature, we need to see what our human potential can be and how we can achieve new stages of a human body development and our consciousness evolution. We need to explore the world, our history, our relationships, our emotions, our health, our planet, our place in the nature and in the universe. Why, on earth, our needs that have always spurred our progress, have suddenly lost their meaning as soon as we arrived to the point of the intelligence that knows how implement the most precise calculation and just reach all accumulated data!?

We are now at the edge of learning and discovering more about ourselves and the world thanks to the capacities of AGI, and now we are going to slam the door to all of that just because we are facing the dead-end street with how to make more money if people can’t buy stuff anymore?? Do you understand how secondary the economy is? Do you realize that we have come to the point that we have liberated ourselves from the hard, physical monotonous labor we had to exercise for centuries: at first in the fields, farming, then in the plants, producing, then at the office at our desk, computing. NOW WE ARE FREE! Because whatever has to be done to procure us with food, clothing, shelter and energy, to stay warm, to connect, to medicate, to travel and keep us alive – all of that, through the sweat, blood and tears of prior generations – all is DONE! And it just needs to be maintained, improved, developed further and adapted to our still existing human needs!

Trade originated from the lack of the things people needed. If today, producing a thing does not require any more of a human input, TRADE IS OVER! It drops off as a rudiment of a body that does not serve us anymore. It’s our back tail, the one we

have (presumably) lost in the span of evolution! Never mind the tail, but why keeping tooth and nail to the trade as if it's essential to our natural existence?? It is not! The price of the things is comprised of the labor, that has to be paid to someone. As humankind, we never had to pay anyone for metal, for earth, even for gold. It's all just there for us to use, to gently process and reuse!

If we are brainwashed enough to not be able to recognise the equation of the price as the one reflecting human labor, than yes, A ZERO labor with a zero price might produce an uncomfortable feeling of unease, from having finally to face who we are and to deal with it, during all this unbearably spare time. But for any somehow educated, and being involved in economy as a business owner, or even an employee, this is just an obvious thing to understand. Price equals labor. When HUMAN labor is zero, the PRICE is zero.

But when we all studied, we never approached the price from this point of view. We were misled. We were to know that material resources have to be paid for too. As if the fossil that we mine from deep in the earth, had to be purchased from someone, too. As if the devil was asking us to pay for all the material resources we can access in any geographical area. If it's just dawning on you that there is nothing else in the price but the human labor, then I am already happy for what you have learnt!

And yes, the danger of AI to govern us in malicious ways just because the handful of the powerful few can reach us wherever we are and impose on us whatever rules they want, in order just to show us they can feed us – yes, the danger is real. But again, it's not AI that is dangerous, it's the power and control in the hands of those who still believe people DEPEND ON MONEY. Making the equation even more severe: "PEOPLE DEPEND ON US because we can only pay you for what WE need!" Or even better: "We can only pay you for what we shamelessly WANT".

To break the chains, please let's just get rid of the money concept and let's just stay all together, because WE know, that our natural, human need for self-expression is now stronger than ever before. Our need for love and connection is the power that can totally crash all the separation concepts aimed at keeping us alienated or hating each other, preventing our solidarity and COMMUNITY from taking back what is ours, and what we DO NOT NEED TO ASK PERMISSION for, anymore!

I am getting back to the conversation on AI security, 1 hour 15 minutes into the episode, they are into religion, life simulation and finally discovering the conversation has not changed anything in their lives, just kept them more pessimistic. And they are right, because looking for a solution is an integral part of evolution. If now, we have come to the point of accepting that things are so bad

that we should totally give up on changing them, that's the dead-end. And if the bitcoin, just because it's transparent and scarce, is the one last monetary option that is left to control us, should we stupidly chase it? Still unable to see that the price itself has no more legal right to exist? Sadly though, human needs or human nature seem to have been completely left out of the conversation. No wonder they feel stuck, because human needs are the driver of our life, not the Monster we used to feed.

In fact, as a result of our brainwashed minds, it's so hard to get rid of the concept of money, that some people are in utter despair looking for getting it back even where is no more need for it. And do you remember, it's called the Stockholm syndrome. When the victim of the abuser creates a bond with them and develops affection for them, defending their security and interest from the legal protectors. Just kidding, because even the Stockholm syndrome is a total illusion, another example of a psychology trying to fit the economy, but let me explain it later.

Another podcast, equally popular, counting over 4,5 million followers (October, 2025) by Tom Bilyeu, also devoted to AI danger, titled "AI will end capitalism in 1000 Days". I avidly leaned in to listen to their episode hoping they would finally bring some light into the picture.

In vain! Coming to the conclusion that no jobs will survive very soon, they started desperately looking for other ways of generating money, by inventing an AI consultant to buy for every living soul on earth! Because people would definitely invest in a personal AI and will even be ok with paying for a specific area of research, like cancer or autism, to help economy turn around! They previously, though, agreed that today's economy does not have it in its best interest to find the cure to cancer, oops… And they seemed to have totally dismissed it later, the fact right in front of their faces: the pure inability of trade to address the human needs did not seem to disturb them much! The whole point of the pointless discussion!

To my astonishment they continued talking for more than one hour and a half about the value of money, about how we should find means to creating it "EVEN THOUGH PEOPLE DO NOT HAVE TO WORK ANYMORE"! They just could not get out of the square box that you can't live otherwise than buying things from someone, even arguing that they totally have to find ways to buy things not just from someone, but from SOMETHING!

They were praising capitalism as the only system that has ever worked, just brushing off socialism and communism "that can never ever work" because people are greedy!" Well, again, the usual trivial thing. I hope we have already learned our lesson on greediness, haven't we?

In the mentioned podcast they even briefly touched the name of Marx without mentioning any of his ideas, so that there is just some fair trace in the air of being shaken. How brainwashed or, perhaps, subsidised one should be, after having been able to write a book on inventing more diverse money than there is today, just to say that people are greedy anyway!

I hope you now see that you even don't have to push hard any of the doors – life itself is arranging our escape. The Time Pillar, cracked inside, is only standing because it is potentially replacing your work time with the screen time. But one of the heavy doors is already half open to let you go through it, helped by progress, automation and AI, to get back your time and your life.

## How about a new poisoned gift - an easy passive income?

The bitter truth is, though, the wealthy powerful ones, THEY know the price - labor equation. They know the danger of people finally belonging to themselves, reclaiming their free will and their time. They are, most probably, ready for the monetary crash, preparing a "recession". And they are, undoubtfully, trying to replace the current money, even the bitcoin, with a new type of currency.

This may be AI or, a really new type of income illusion. The universal income proposal may come up in the form of digital wallets from giant names who you trust the most: Apple, Tesla, Amazon, Google, Microsoft etc. Frankly, they are the ones we now trust the least, but taking into account their market shares and our familiarity with them, they are the ones capable of doing the next quiet economic revolution of enslaving us all.

They might be kindly offered to buy out the federal USA debt, which will then be distributed to billions of people in the possession of a smart phone, who will be lured into opportunities of generating income and getting discounts and perks from the big companies. That is smart, right? And then, the centralized power will just have us all in their pocket, able to deprive us of this new income to their liking and their built-in algorithms.

Remember I warned you, a toxic partner will not present themselves as such, informing you of their plans to destroy your life. No, they will offer you a gift box and will smile charmingly, gently touching your innocent cheek, removing the hair from your face disturbed by the wind, with their cold hand, looking right into your clear eyes without ever blinking.

Please keep away from the gifts and any further luring opportunities regarding money. At this point you should have understood that this is exactly the Monster

we have to get rid of. And yes, I know, they may also make you feel like you have no choice. Which you certainly do: just don't fall for those wallets. And please do not fall for any equivalent to money, like silver or gold. Remember, what can be moved will have a tendency to move away from you.

But before we even panic, let's first relax and simply savour some joyful moments of an insight into our nearest future, where we do not depend on money anymore, because we can just rely on each other.

# A WORLD WITHOUT MONEY?

If there is no money, how would the world work?

How should we understand economy then, if there is no trade, no competition, no hierarchy, no accumulation of wealth? We believe these are central terms of economy, while they are not. Economy has always been only about the correlation between demand and supply. After we cancel money and a possibility to accumulate resources, will we still have those? Of course we will! Our needs will not go anywhere. We live, thus we need resources to maintain our healthy life. We, anyway, continue to have demand for food, shelter, security, health assistance, learning, exploring the world, getting to connect, create families, provide for our children and the children of their children. These are all our genuine needs that we should be able to recognise and address, unless we are brainwashed to the degree of self-destruction, which is the shadow of the future already haunting us.

So, let's be optimistic to continue our conversation. We still have time, though very little time, so let's hurry! If we have our needs, will we have supply? Why would it go anywhere if our needs satisfaction directly depends on the supply that we can access: supply of natural resources or labor-driven products and services? We will still need teaching, facilitated by access to accumulated knowledge and worldwide libraries that can save us time for finding the right information. We will need to build housing, infrastructure, transport, produced directly by people or with our knowledge applied, and automated, through 3D printing and construction. We will still need emotional engagement and desire to create and share our art, write poetry and music, be journalists, shoemakers, perfume designers, gardeners. What we will be able to do better is, perhaps, access all professional knowledge to produce more things on our own, by using new technology. We will not need to depend on the heavy production somewhere in China, to enable useless flights here and there, but create what we like for ourselves, be it garments, pottery or furniture. And we are craving these forgotten skills!

So, the economy of the future will actually look the way it functions today, with the same correlation of supply and demand (corrected to align with our true needs), excluding just one single thing, money, that leads to resource accumulation, many harmful ways of wasting them and messes with our genuine needs just to ignore them.

However, many things will drop off naturally as soon as we remove this one single thing from the equation. Just see the list of things that WILL NOT be there as part of our lives anymore, if we cancel money.

## What will disappear?

The stress caused by the following things:

1) Banks, taxes, insurances and debt
2) Advertising and sales
3) Class hierarchy and exploitation of any kind
4) Natural resources ownership and intellectual property
5) Competition for resources
6) Injustice and inequality
7) Criminality and abuse
8) Harmful addictions
9) Mental illnesses
10) Unemployment
11) Immigration problems
12) Country borders and wars
13) Third countries' poverty
14) Environmental issues
15) Isolation and loneliness

## What will stay?

Our human needs and our ability to satisfy them:

1) Our needs and thus, our engagement and our willingness to serve the society
2) The value of our knowledge and expertise
3) The natural hierarchy of experts and quality standards
4) Our desire to innovate and find better solutions for people and the Earth

5) Social capital and recognition of personal impact on progress and evolution

## What will come back from being lost?

Our genuine freedom to be a human:

1) Our liberated time and life purpose

2) Honesty, sincerity and truth

3) Priority given to the attention of people's real needs

4) Enriched access to all resources for everyone

5) Our trust in each other and the feeling of safety, ability to rely on one another

6) Easy contacts, healthy relationships and family ties

7) Healthy and happy children

8) Our freedom of choice and our ability to create

9) Our freedom to learn, to explore, to practice, to reach and express our full potential

10) Our compassion for each other and the shared feeling of belonging

11) Our healthy technology, social media, AI with the focus on people's morals, values of cooperation and love

12) Our peace of mind and our high productivity

13) Our tolerance to our differences with embraced uniqueness of each

14) A gentler relationship with the Earth and its resources, us being a part of them.

So, yes, our nearest possible future will have no spam or advertising to interfere our life. This constant noise and digital pollution will just be gone. You will have a quiet mind, capable of noticing the rays of the sun, the magic of the moon, the blossom of the trees, the laughter of children and love of someone important to you. Your heart will suddenly be able to access your own feelings, captured inside for so long and kept caged by the incurring fears of the threat. You will suddenly feel the urge to share your joy and your love. And you will start recognising other people's unleashed feelings too, the love that has been imprisoned by the notion of selfishness, enchained by competition and the illusion of worthlessness.

You will finally feel the freedom of being yourself. You will get excited about the chance to give the best of you to others, this time, without losing a part of you or any of your worth, but enriching yourself with appreciation in return.

You will go to “work” filled with joy, because what we used to call work is not work anymore. It’s this exciting possibility to help others, to learn, to experience, to share, to grow, to develop, to build, to improve.

We will be able to return to the life full of meaning, where high morals and value of each living soul are at the center of our daily activities. No single reason to wage wars, to protect territories from being attacked or goods from being stolen, as shared resources will be available to everyone. Yes, natural resources are also liberated and put at service for everyone, enabling us all to look for new ways of energy generation thanks to the powerful scientific knowledge from all over the globe.

The work-life balance will become a core rule to apply in life. And justice will finally become real.

You will have the time to devote to your family and kids, to take care of your elderly parents. You will spend time with your spouse and discover so much more about them. You will read classical literature, science fiction or enjoy discovering the world of plants and animals. You will travel and explore other countries to get the taste of something new, being fascinated by the different ways of doing things, by different cultures and languages.

You will have free access to medical care anywhere in the world, you will be able to help less developed countries the way you can and desire: from teaching to building. You will never be forced to work and your survival and thriving will be the utmost goal for every single member of the community, as anyone else’s to you. Your hard work will only be driven by your own desire to fulfil your dreams and to achieve the goals, that will always align with those of the community.

You will be able to freely choose the professional activity to excel in. You will definitely pass tests and exams, but you will take as long as YOU will need to succeed. You may choose to do music or art, without any risk to your survival and according to your personal gifts. Or you will choose to devote your life to the research of quantum physics or chemistry. Or you will choose to work with children, or elderly. And there will be no age to stop you from doing what you want. Elderly people will find joy in sharing their time and stories with children, or children will be happy to help with growing food or flowers, doing pottery or inventing toys.

You will also do so many more things, because our human nature is versatile and is looking to expand and grow. You will be able to try many new things, have an insight in a variety of professions, see yourself thrive through many different ways you can be of help to others, because nothing will constrain your ability to serve, to learn and to master your skills.

This is all totally possible today. And if someone is already preparing a recession, this is our direct tunnel to this light at the end of it.

# FINANCIAL RECESSION

## Ring the Bells of Freedom!

Well, the concept of a recession, or a financial crisis, are both offered to us as the one of the worst disasters ever, the catastrophe we would have to cope with, the one that just falls over us and takes away this very thing we can't imagine life without: our money.

Banks and financial gurus just come up together one day and say: "Ok, consumption is going down, we need to do something about it. Let's play the game of collapse. We will say there is no more money, we will let people know we cannot pay them anymore for the jobs they used to do, and ha-ha (!)- people will most certainly "understand" that it does not make sense to come to work- if they are not getting paid. To make sure people believe there is actually a trouble with money, we will bring them all to the banks. As a result, people will face the deficiency of money. Just so they know for sure".

Have you already seen these frightening videos how everything would become scarce, how people would have no electricity or food, picturing people going to live in the woods (like it does not make more sense to stay home anymore), and how they are going to treasure the last drops of drinking water in the dirty metal mug, wearing their last torn mittens and ragged clothing, heating their thin tea on the fire out of trash in the streets?

And it rings the bell. We believe it because this is how homeless moneyless people look and live. We have those terrifying images of life without money, when we lose everything. But it's like, all of a sudden all of us will become homeless and will have no money to survive- within the economy that collapsed! And they also make us believe that you will have to suffer this because people will be let go, shops will be inexistant, life will stop...

Now, let's take a deep breath and watch the logics unfold slowly but carefully.

Those who are interested in creating this kind of chaos, making us see and feel on our own skin how important money is and how dangerous the world is without it, they are going to "prove us" that the plates full of food that we used to take for granted will disappear, because with no money, companies will cease their

activities, shops will close and the Earth will collapse in a total empty darkness, with no food, toilet paper, electricity or water. People will be left to their own devices and will have to trade their yesterday's routinely available bowl of rice for a cup of coffee, an old pair of their kid's shoes for a pair of wearable jeans, a skill of making a bowl against the repair of your old leather bag with letters "GUESS". Well, guess what! This kind of proposal is only valid when we are totally out of our own mind and are ready to trade whatever we have already learned and produced, gained access and got accustomed to, for a life where our needs satisfaction becomes endangered by our own behavior!

Now, follow the logic again:

They whisper about a financial crisis, people go to the banks, the banks can't give away all the money people have put there, banks get closed, the currency loses its power, while you need more money to buy something today that was produced yesterday, companies have no more money to pay for the jobs, they let people go, and people go… At the same very time, retail shops are closing as a result of no more people to pay for the goods and no more money to buy things from their vendors; vendors get stuck with what they have already produced and the established supply chain crumbles, farmers can't buy anything to feed their chickens and cows, and the plants stop to grow…. Or do they?

The supply chain stops here! If people have land, sun and water, they will continue to grow food, because to grow food you do not need anything else but your own labor!

They probably will not be able to buy another TV set, but they will be able to provide for their life and the life of the children, and if their neighbors work with them, they will be fed too! And the friends of the neighbors. And, in fact, if people help with distribution, more people will get engaged, and if people use the retail shops to provide food, then others will come to the shops, and if people get it right then the electricity plants will also continue to work, and if everything is working as it does today, with the help of people, then no recession or no dependence on money should enable Monster feeders to just let us go under the excuse "there is no more money"!

Who needs money in the world where money has always been just a tool to control people, just an intermediary to satisfy our needs? Our need satisfaction depends on 2 single ingredients: our ability to produce something from the resources we can access.

The bankers, the money printers and those who feed the Monster (in the hope of getting back to the system when people would have had enough and would be ready to enslave themselves even more than now, for the sake of reconstruction after the chaos), these bankers hope just for one thing: if they say they let you go, you would actually go! Because if not, their whole plan will crash as a fragile glass wearing their advertising, hitting the hard tarmac!

It's important for us all to just be there for one another, and not for money. It's our own engagement, our labor, that is our real and most precious capital. If nobody works, nobody gets what we need. By contrast, if we continue to do what we need to do, in order to procure us with the most necessary things, then we are just happy to bring our own input into the society. Not under the pressure or survival, but with the joy of finally living a thriving life!

So, as soon as the recession "hits", be prepared for the most exciting time in your life: your liberation from the Monster and celebration of your lifetime and purpose for the happiness and justice, supported by the strength, devotion and resilience of a genuine community of humans, globally, with no exception, no hatred or any hint of separation.

## Should you stay in any case?

In this hypothetical situation, you should know exactly whether you stay with your company or not after the shut-down of the financial system (global or national).

Surely, much will depend on your management. Because, obviously, people will not need banks or insurance companies in the ways they work today. But any company with employees would play a role of a central platform, bringing qualified people together for a professional activity. These central hubs, possessing the assets of professional competences, real workforce and already established team-spirit would now become precious for pivoting and discovering new dimensions to their activity. If it does not make sense to maintain the old production in the new economy, the company can be reshaped into something new that would bring value to the rest of the community, or, at the very least, to the employees themselves, building on their own proven knowledge, social connection, professional infrastructure and skills.

Staying together is a force that cannot be neglected in the times when separation is a real, life-threatening danger.

Accounting companies may requalify themselves into inventory and resources accounting.

Insurance companies may requalify into sport and well-being center facilities, bringing in their accredited therapists, psychologists, nutritionists and sport coaches to work with people. Doctors, for instance, should be available for immediate consultations and not only regular check-ups for healthy people, scheduled 6 months in advance, like today.

Under new conditions we will definitely need to start thinking in a completely different way. But it would not be difficult, it will be easy and natural, because we will be getting back to our roots, our human nature of cooperation, the creation of the common good, the supply that will correspond to the demand, the distribution of resources to fill in the gaps that were there for years and centuries, but never got addressed due to the harmful monetary system.

Advertising firms can easily be converted into research agencies. They will become the link between the producers and service providers, but this time with no locks on their findings. And this dimension alone is in constant movement and evolution, requiring permanent attention to any fluctuations, external circumstances, providers and consumers.

Many competing firms from the same field will finally be able to meet and see which most affordable solution (in terms of all resources required) should be left to the community and how they can distribute their activities to maintain and improve this array of solutions. They will see how little sense there was in competing with each other to begin with, when money is removed.

I can suspect that there will be a good amount of people who will definitely stop what they were doing, because it was not something they enjoyed, but had to do just for money. These people will be the first ones to consult the specialists for their professional reorientation to discover their true calling.

There will be a lot of people who will be thirsty to learn and access knowledge.

Art and literature, music and creativity will become an integral part of our lives, that will allow people to express themselves and offer their work of art to others.

Breaking the gatekeeping system, we will free our access to all the inventions, all the research data that were blocked. Our technological progress will certainly see a major breakthrough with application to medicine, transport, environmental protection, education, mass media and what not.

## How wise is working for free if the boss would gatekeep resources?

Some of the most obvious objections to this positive picture of our future are surely about company patrons' willingness to open up resources with no monetary gain. Let's investigate this part of the tunnel too.

My 12-year son actually could vocalise his concern right after he digested the idea of staying at work "for free":

"Oh yes, what if the boss would be happy: you now work for free, even with no money?". Because if they have access to their resources that they would have to liberate for you, isn't it the high way to slavery?

The answer is very simple. They are as much interested to liberate them as anybody else.

Can they just take the labor from people and not provide anything in return? But that should not be the agreement: people would not come to work "for free", people will stay at work with the sole condition: they get their needs met.

Let's face it – social media will have to stay alive, journalists and TV channels will definitely continue to work to inform people, trying to manipulate them into the "right" state of panic. After all, keeping wifi and telecom functioning does not have a cost in itself that depends on the labor of people these days: telecom towers, under-ocean cables and air wires are doing the job - transmitting signals with almost no extra work implied (at least in the short term).

So, from TV and radio, from social media and friends, people would hear that they would have the last chance to raid their closest grocery store to build a stock of provision for the forthcoming months of hunger and poverty. To address the panic, shops would need to somehow manage equal distribution of everything. And chances are, regardless of money, the shops would still be empty by the end of the day. So, the next day, if you are a shop assistant, you would have a unique opportunity to wash the windows and empty shelves with the rare satisfaction you could hardly ever hope to enjoy. Or, if you are alone at home feeling lost, just go to the closest shop and see how you can be of help.

And then, the shops' workers will be able to resume from where they left and start ordering the inventory. But definitely, people will need to eat first what they have taken under the panic attack, so, it's important to inform the population that they can quietly enjoy their stock and just take some patience before the shops will be able to get to the normal life of full shelves.

In the meantime, journalists are actively working on radio and TV, because the community of journalists, no matter how hungry they may be, would just have no physical capacity to keep silent. We know them, so, we can rely on their presence and voice.

It will be of highest importance for journalists to communicate the idea of staying at work for free. But in fact, not for free - but for the common contribution to the society and the world that functions as before, with one single exception: **all resources are liberated!** BECAUSE NO CRISIS WOULD THEN APPLY!

## When gatekeeping loses its leverage.

If cut off from the capital in the days of the stable market economy (bad season, bad strategy, wrong pricing model, competition), company owners are usually caught in the responsibility to pay their employees and their vendors, while having earned nothing. A totally different picture is formed in the crisis: **at the times of a financial crisis financial responsibility just goes away**. No burden of debt or even taxes! Just total overwhelming insecurity, that comes with the freedom to finally do, with no further permission to ask, what you have always wanted to do. It's total freedom to access resources, use them for your own survival, improving the level of your life and the life of others. Keeping more of the resources than you need or can work with, will not make sense anymore, because, understandably, giving these resources to someone else for their own use or their work will definitely be a much better decision. And it's the only condition under which the same bosses will get their needs satisfied! We are all interconnected and our supply, too!

In fact, the faster the resource liberation happens, the faster the whole transition will take place with less possibilities of coming back to money. Because, how would you be able to make a crowd of people come back to money if they already tasted the world without it? I mean, they can definitely replace the manager, promise them a fortune (in monetary terms), but for what? For keeping the activity of their shop? For putting a price tag back on the products and paying salaries, meaning there is no more crisis then? Or just to keep people out of the shops because they don't have money, leaving the products sitting on the shelves without being purchased? Or better yet, paying the salary of the manager and employees for empty shelves?

Let me tell you, suppressing the community spirit in a time declared as crisis, can lead authorities into a big trouble, especially if life starts functioning well without money!

## The lords of land: or how landlords may behave in a financial crisis.

Now let's say we understood how we should handle everyday life including production and supplies. What about homes? Who will now be able to access a home? How will landlords, who were letting people in for money, would suddenly let them in for free?

Well, it's crisis. If you cannot pay, you should be out, right? But then who can pay? Evicting people and having empty homes on your hands would just clearly change nothing for the well-being of the landlord. Well, an empty home will reduce electricity and heating bill, but we will also see a higher level of entropy rule kicking in: any abandoned accommodation will, most probably, slowly but steadily start to decay.

Perhaps the landlord may have the hope of finding someone sooner or later. But with all the resources being liberated through our own engagement and labor, why would you still even chase money? Now, if you need to repair your fireplace – you will be able to do so, because people are there and ready to help. If you wanted to remove these old ruined wooden constructions that had been in your backyard for ages, now you can do so - people are there to help! You need painting works, or new sanitary equipment- go and order one, you do not have to pay for anything now! The whole financial sector is chilling out without any proper work, let them do some real labor!

Let's see if landlord will have to pay taxes, or previous debts for the loans, credits and mortgage? Well, who can impower anything against you if you don't and it's crisis? If everything is functioning without all of it and the banks, which do not expect money to turn around, are simply closed, then why worry? Announcing crisis equals liberation from taxes! And we are smart enough not to take this burden anymore in the form of any monetary revenue, aren't we?

Money is only a controlling tool, pushing us to work and make economy function, as if we would never work just for resources. This artificial value, has been imprinted in our minds, while there is total zero in it. When the economy is working on its own, there is no any way to justify pressure and control.

## Attention! My special message to landlords with an active mortgage.

If you have not been informed of the WEF "Reset" agenda, the foundation for which was written by Klaus Schwabb, its former CEO, you might be missing an

important piece of the vision the giant corporations have in mind for us, and for you in particular, if you are a future home- and land owner.

If they decided to switch on the "Crisis" button to simply repossess your property, you might want to consider a counteract. Nothing can work more beautifully than expropriation of land and property under financial recession, with an excuse of your inability to pay the mortgage. If you are paying it directly with the revenue coming from tenants, the crisis (the inability of your tenants to pay) would mean automatic withdrawal of your property by the bank. So, if you do not want this to happen, you must address the ownership in advance. Better be owing asset tax to the state that under a financial crisis may be delayed or cancelled, than a mortgage that you can potentially lose together with your home.

The ultra-globalists' vision of reversed communism (when people eventually have nothing, but big corporations hold keys to all resources) is a real threat. It does not only spoil the reputation of genuine communist's values but can literally push us all to mass slavery, built on constant surveillance and mind control.

This is where you finally see that we should not fight against each other – the poor and those a bit wealthier, we are all in danger of being swallowed by the system that the top of the pyramid are planning for the whole humanity.

## Taxes are necessary for the state infrastructure, aren't they?

Taxes have been the instrument insuring investment in the public value: construction of schools, roads, playgrounds and hospitals, (until now, when it became even more interesting for the governments to play on the stock exchange to generate or lose money (!)). If now, in the new economy, taxes are not required to make people build the roads, or schools or hospitals, what's the justification of taking taxes from people? What's the use of the debt? If you are doing something useful, like teaching or surgery, what is something better or more you can do to pay off your debt?

The only thing that authorities have always been after is actually our labor. Their understanding of our need for work was truly basic and now, when it becomes more than obvious that people are here to serve each other and be happy with what they do, there's no way to keep us enslaved through control by money. Our chains just drop off on their own, having lost all of the power and meaning.

Our human resources are limited and we do not owe anybody to build their fortune on our health. What we owe to ourselves is to be engaged in the activity that brings us access to resources for the whole community to function.

And if everything else fails, remember that farms are the first link in the supply chain that will always need people. It's a known fact that in 1930' depression farmers had to slaughter their own cattle and pour away their milk because selling had become too expensive, despite the general famine. So, remember you can go to farms to start growing new communities from there. But again, if you just stay at work in exchange for liberated resources, and all of us do, then no recession would ever take place. Instead, we will just get back to our natural freedom of existing for each other.

## Why the power would dissolve.

Can authorities or the wealthy ones, pushed by fear and desire to protect their own interest, destroy our vision of a prosperous, equitable and fair future? Let me share with you the example people don't talk enough about.

In 2001 Argentina faced a total financial collapse after their government announced the "Corralito", legally restricting citizens from withdrawing their own money from banks. Overnight purchasing power vanished, spendings stopped, businesses started closing. Despite the attempts to suppress the violent riots of starving people, President Fernando de la Rúa was forced to escape the presidential palace in a helicopter. The country plunged into political and economic chaos, cycling through five different presidents in just 12 days.

Remarkably, the Argentinians, left to their own devices by the failed financial system, took direct action instead of sitting and idling: under the rallying cry "Occupy, Resist, Produce" people broke the padlocks of abandoned factories, hotels and workshops only to get their production power back.

They formed democratic work cooperatives, with no bosses or CEOs, restarted the machines to produce what the community needed – from ceramic tiles, to textiles and luxury lodging.

The only thing they did not know they had to avoid was money. What they did was introducing vouchers, printed by communities, which, despite their pure determination to reclaim economy, did not allow them to end the era of the monetary civilization.

What they definitely succeeded in was regaining their power of producers. Though initially, the state tried to enforce property laws, declaring takeovers illegal, sending riot police to violently evict workers from the factories, using tear gas and rubber bullets, the sheer nonsense of enforcing idleness on starving people became too glaring. The public fiercely protected the workers, forming human shields around

the manufacturing facilities to block the police. Facing the perspective of mass starvation and a wakening revolution, local governments eventually passed the expropriation laws, legally granting the workers the right to run the abandoned properties.

As for the voucher system, by late 2002 it collapsed dramatically, succumbing to the very same monetary traps that destroy regular currencies: rampant counterfeiting resulting in hyperinflation, collapse of reciprocity and trust when a voucher had become a synonym of “no work”, and the ever-deflating value of real goods and food exchanged for the evaporating value of the vouchers, leading to producers exiting the economy.

If there is just one single lesson we may want to take from Argentina’s lived experience, it should be this: any financial recession offers us an opportunity to make a choice - to give in to the illusion of crisis or just continue supporting life as we do today, without being distracted by the noise about color paper-tickets with numbers depicted on them. They mean absolutely nothing. Our united effort is everything.

Definitely, this example serves as clear evidence of the danger the authorities would put themselves at, if they decide to intervene in the demand-supply relationship under a crisis. People would not allow this.

But a much more positive picture can be provided if we look at the consequences of the economic recovery through the removal of money for the wealthy.

Well, firstly, they need to see for themselves, and that would be very evident from the start, that everything they have fought for (the access to resources) will be there for them to stay. The big villas, the expensive cars, the luxury hotels will stay there: they are genuine pieces of art and nobody is going to destroy them just for fun. The free access economy will take care of such cultural heritage. They may be transformed later in public utility mansions and people will most definitely have all the good reasons to ask for opportunities to use them, if they are empty or not used. But I see owners willingly let them be used as rarities, be enjoyed by many more people than just them alone. And we will totally leave it up to them whether to keep these things for themselves or share them with their community.

Secondly, what they will mostly be deprived of is this constant fear of losing whatever they have materially gained. They will just feel liberated.

But the value of status will definitely disappear, too. The same shiny car will still look elegant and expensive, but will not have the same power over people’s minds. There will be an invisible label of suffering attached to these things. Or, at best, it

will wear a tag of historical evolution or innovation, having survived though the turbulent times of change.

So, nobody is going to deprive the rich of their obtained resources. They will just lose interest in having them, because more joy and happiness will be brought with the possibility to share them with others, to see the excited eyes of the kids who would touch the gloss of never before available luxury and who would certainly play with the toy for a couple of days, leaving it, like any other trinket kids abandon, because their real joy is with people, within the loving family, with their friends, with their small and big wins in sport competitions, in the school of building their valuable skills nobody can take away from them.

Another thing that the rich will definitely lose is their emotional emptiness. We know how many wealthy people took their own life after finally realising that something they were building for themselves was not worth a dime, with all their mansions and luxury cars, their elegantly served tables, crashing under the most expensive delicacies and rare drinks, their endless flings at swimming pool parties, their kids that did not miss them on Christmas, their friends who were only there to steal a part of their fortune… Being liberated from the battle to satisfy their own ego, to prove that they are superior to others because they could afford a three million dollar watch, all of that will be gone, as well as their torturing loneliness, their rigorous perfection to outsmart the others, their complacency. They will finally be able to access real connections, real relationships, real ability to serve others and feel the liberating joy of freedom: the freedom to open their hearts, to be themselves, to love. They will be able to be healed from their internal misalignment, they will find peace, harmony and excitement in sharing and taking care of others.

Frankly, they also took the system for granted and being already so deeply inside the most malicious daily grind that looked so perfect to them, they could not see the Monster: they wore the protection glasses that painted it as their loyal puppy. Their mirrors were wobbling and their values were screwed, rendering them blind and deaf to the screams outside. They wore this kind of bullet protective skin not to notice the blood of the wars, the misery of the poverty and the desperate cry of the planet. When someone does not hear or see, what can you do to make them observe the beauty of the sun or enjoy the magic of music. No other way but to make them experience those.

The new, free access economy will be able to do just that. And we are moving in this direction very naturally.

# OUR TRUE CAPITAL

## Our capital is what we all have.

If we cancel money, it does not mean that there is no capital in our life. Our capital is the asset we all dispose of. We just don't need to earn it, because it's given to all of us by nature, at birth.

The real focus of our jobs should be put on allowing people to discover their gifts, develop their skills and competences and apply their best knowledge to their own work, providing the best possible conditions that produce the best possible results. The result, though, is not sales, income or revenue. The result is the same very possibility for everyone else. To put it simply, in return for our investment – our time, knowledge, competences and skills - we should receive a portion of knowledge, competences and skills from the others, in the form of the products and services we need, to help us all improve our lives.

Our single common global stock exchange can only trade our sole capital – our time and purpose. We can only exchange our services, shaped by our talents and passions, expressed only under the same equal condition of giving time. So, time is the only thing we all invest, be it in the form of nuclear physics research or our skill of laying the wedding tables. At the end of the day, we cannot give more or less than anybody else. We only have one equal number of hours in a day. However, we can each give more if we live a longer life, that provides us not only with the best conditions and tools to execute our tasks, but also offers us enough inspiration, curiosity, surprises, excitement and fascination to move further in our endeavors, empowering us to expand our gifts for service.

## But we fail to recognize this capital.

Today's employment market is perplexed. Millions of people are jobless. And it's a paradox: we all have something to give, but nobody's here to take, while so many people are in need. According to the International Labor Organisation 186 million people were unemployed in 2024. But another number, 402 million of people, in

the same year, were not having access to jobs, being “discouraged or unable to work due to life circumstances”.

402 million of people don’t do any good for the community, feeling useless, abandoned, isolated and starving! That’s comparable to the population of the USA and Canada together! Is it because they don’t apply for jobs? Or because they have useless skills? No, and no. It’s the market economy: as an employer, you need to be able to sell in order to hire. You can only sell if people buy. People buy only if they have jobs, or at least money. AND if they have needs to satisfy. While millions of people are starving, the market is not interested in serving them. Companies are in a hurry to generate more money - now you know it – from those who already have money, not to satisfy human real needs.

Since money is concentrated in the hands of those who do not even have to work, companies are targeting them. The circle has closed. The world is busy creating more intricate desires for those who have already lost touch with life, with real emotions and feelings; who are, unfortunately, treating humans as animals or worse, as raw material. And your hatred or anger won’t help. So, please let’s focus on real solutions.

Now, if employment was the way to provide people with the possibility to serve the community, and not generate more money for the wealthy, there is no way anybody could be left out of the system, since we are all precious and none of us is replaceable. Simply because we have our unique vision and a particular set of skills, knowledge and experience. Our cultural backgrounds, our family values, our interests and passions are here to be shared with others, in order to help them cope with their problems, address their challenges, learn, and achieve their highest potential.

Employment market is a priority to be treated from cancer. What we need to do is to reverse our vision: take off the value from money generation and company performance and put it back into people and their lives. If we finally get to recognize a lifetime of any person as the only value that counts, we will be able to build systems and technologies around it. We will learn to use resources in alignment with this one single value.

We, simple employees and workers, currently view employment market as a system that allows to generate revenue for everyone who subscribes to it. And this is a huge mistake. What we all need is not revenue. We all need each other’s presence. Our own engagement can only be traded against the engagement of everyone else. We don’t need an agent, an HR manager, or even AI that is put at

the center of the system to decide who is good or bad to serve the community. No one is bad. Everyone is good. Everyone is precious.

Our global engagement into service is our common goal that will help us all realize our full potential. The system that must replace the employment market will allocate human resources where help is needed. It will allow people to learn from each other, not even compete with AI. It will foster human connection instead isolation. Employment market should transform into a global service network, where people come together and continue their journey of life exploration, getting to the essence of what humanity is all about, contributing to our common purpose of making our Earth a peaceful, beautiful and harmonious place to live in.

It's not complicated, it’s easy to implement. But we need to remove the gatekeeper, the money, which literally stops us from development, education, sharing information, accessing knowledge. Today money is trying to gatekeep even our communication and interaction with each other (think internet, telecom, transport, public infrastructure). Thanks God we can still knock at the door of our neighbor without taking a monthly subscription!

Removing the money’s gatekeeping function is the first step we can take in order to start spinning the wheel in the opposite direction. The second step is growth: making sure we make use of available resources to let us all grow together. And most of these resources are in us, in humans. If we are still curious enough to ask the right questions, we can successfully work with accumulated global knowledge – AI- to enhance our human capacities. But there is no way we can accept damaging our brains with a chip that carries an “on/off” switch intrusted to someone else. Asking questions is our power. Our urge to learn more about our human nature is the only thing we need. And nothing should stop us.

# CELEBRATING LIFETIME AND PURPOSE AS OUR SOLE CAPITAL

## It's time to give, and time to take.

In response to today's failing system of capitalism, barter communities and time-banks spring here and there. They all try to liberate people from the burden of national currencies, but they refuse to accept the obvious and prefer to step on the same rake: they create their own currency, believing they solved the problem. Even if they function just with digital credits, and not real money, such communities face the consequences: you first need to offer something to be able to take something you need. Or, you can receive an entry gift - an acceptable number of credits to start trading but then find yourself with a service no one is interested in, thus you are being blocked for any further actions. These communities ignite the initial interest with the hope of high potential and die out quickly without ever evolving into something truly vibrant and functioning: trading is ineffective, especially in a small community with a limited number of members (it's enough to see the global system is failing).

Another type of communities is based on time, those called time-banks. These function as the trade of equivalent time slots. Well, such schemes definitely exclude product exchange, being focused mostly on services, which is a big disadvantage to start with. While they got it right about the value of time invested, they omitted a nuance: both, the time that we devote to actual service delivery, and the time we take for learning and developing our skills, should be valued equally. This is the only way we can allow ourselves reach our full potential and serve others with our best skills.

What time-banks do not take into account is that learning a language is also a part of giving: maybe they can explain physics to you better then? Asking for a wall to be painted is not just taking, but a part of giving. Who knows how they will use the space – may be for you to come over and have therapeutic sessions?

We need to realise that pure taking even does not exist. We can't discard taking - the demand - from the relationship, since it's the very initial element for economy to exist in the first place. So, value should not be put only on giving, but on taking too. Because only through our own growth and development can we start to give better and more. So, if giving is as valuable as taking, why should we control either of them? We may well be willing to track the whole dynamic to accumulate resources where they are most needed. We may as well want to introduce priority

status to distribute the limited resources. But the whole idea is to be able to address the issue of restricted resources and make them grow, by using all available resources to reach the goal. So, when we need more teachers, they inevitably have to go through the learning stage first. And this is not less giving than teaching itself.

## It's time to diversify our skills.

Of course we are not giving just time. Time is the envelop. Our skills are the essence. Our own needs, as well as those of any given community, are never set in stone. We should be flexible enough to react to exterior circumstances and urgent situations, all while pursuing our personal paths of development. We are all capable of doing a variety of different things. And we can help each other through an array of useful tasks: cleaning, cooking, building, crafting, creating, designing, gardening, teaching, nursing, supporting. Yes, qualifications matter more in some areas than in others. We would not want a surgeon or a dentist practice their work without having passed professional certifications. However, jobs like cleaning, painting, music composing are all very self-evident and do not require any additional certifications to be exercised. So, whenever we can be of help, we should be able to be there for each other.

Stemming from the real needs, the actual demand of the community, our daily engagement will allow us to thrive: we will be able to measure the value of our best skills, improve our knowledge and get regular feedback from the public through a simple metric of gratitude. Money removal will unlock opportunities for learning and development. Thanks to this, we will definitely be able to improve the quality of services we provide and products we manufacture.

## It's time to save resources.

What happens to competition if we remove money? Removing money actually boils down to removing price, the one thing that stops us from accessing what we need. And we know from economy that competition on price is not the only one. We are still left with crucial elements like supply of any given product and its quality. Thus, competition of products and services for our attention will stay. However, competition between people will be over. When you don't have to fight for your consumer, when you have free access to everything you need, in order to improve your conditions, you just do it. Without trying to eliminate anyone. Instead, you are happy to have more contributors to the same goal. Anyone is becoming precious for a faster and better result. And that leads directly to smarter resource

management. Because products still compete. They compete on functionality, on looks, on quality. But there is something else that starts to emerge: our products will be looking to hit the sweet spot – get the best functionality, aesthetics and quality serving the bigger number of people and consuming the least of all resources – natural and human. That's the famous ROI indicator – return on investment. With the only difference: the return is not about a monetary gain but about our own level of satisfaction.

That's why the new economy will be able to autoregulate itself, constantly looking to balance supply with demand. And it will only be able to do so, if nothing is blocking either of the two. At least, we should be on the alert for any new discrepancies that could potentially corrupt the demand-supply relationship. We should all become the guardians of the balanced economy.

Let me give you a couple of examples.

For instance, today we have a dozen of Telecom companies, all competing with each other, all using resources like buildings, people, computers, infrastructure and so on. Branding (perceived value) allows for different prices while, at the end of the day, the service cost is roughly identical. Having 10 companies doing the same job, each disposing of their own infrastructure and employees, just to compete with each other is an insane, irresponsible waste of so many available resources!

Instead of having 10 different businesses, can we rather reduce them to 2 providers, one main and the second as a back-up company? Offices, people, infrastructure of the other 8 firms can now be liberated and used for an entirely different, more useful service to community. The race for performance is over. Maintenance and research continue. Innovation addresses the needs. Why? Because the same people who work in the 2 companies, are the ones who consume the service and want it to be fast and efficient. Satisfied with the level of service? Then we simply stop investing in innovation here. And let innovation take place elsewhere, like medicine for instance, thanks to safeguarded resources.

The same about production companies. Today a variety of brands for home appliances and electronics mostly manufacture similar items with a slightly different design. And we proudly call it marketing. While names differ, almost nothing actually differentiates them in reality. Take washing machines as an example - the same huge white cubes everywhere! Can we change colors please, shapes, or installation possibilities? Can we make them more mobile, less heavy? Why haven't we yet? Ah! Money. But in the world where money is not the chief but the real needs are, we can decide ourselves which machines we actually need

and if we need them at all. For example, why being locked into the model of permanent existence if the market is already saturated? But again, it is not, because real needs still have not been addressed.

## It's time to get back our skills.

Mass production has certainly deprived us of our ability to create our own unique items from clothing to furniture. We have lost most of the skills our ancestors mastered. Many of us have never learnt to work with wood, metal, textiles or other materials.

These skill however, can become hugely important when thanks to technology, simplified processes and available tools each of us can finally create whatever we want. We can all wait when 3D printing becomes available to masses to build houses, or we can build a small wooden summer hut for our garden already today. The tragedy is we can't.

Demand fragmentation and customization have already become regular marketing vocabulary, showing us the direction in which our modern needs pivot. With the liberation of material resources, available time (thanks to automation and AI) and freely shared knowledge and information, we are all absolutely capable to cater for our own desires with the help of like-minded people from the community. We can create something that aligns perfectly with our unique personality, without any need to depend on multinational corporations that have monopolized production and the know-how. Being able to provide for our immediate needs will also help us reduce pollution, avoid global overproduction and probably let many companies just close their facilities as unnecessary, for the common good of everyone concerned.

But how can we technically understand if something (or someone) is in higher demand or better appreciated? Social capital score will definitely help us all see which products play a key role in satisfaction of our needs, and who of us actually gains more expertise in solving our problems to guide the others.

# SOCIAL CAPITAL

Do you remember we earlier touched on the topic of celebrities and their "right" to a luxury lifestyle? Let's continue this conversation here.

Before I go deeper, let me say that the term of "social capital" that I am using here, serves the idea I am looking to express exactly for the purpose of this book. Please bear in mind, that different theories and different authors may understand the term differently. I am not trying to correct or contradict any of them, I only need to make sure you understand how I personally see its role in the new post-monetary economy.

To me, social capital is a resource we all build up all along our own lives as a result of our interaction with the rest of the world. It's a total amount of attention, positive or negative, reflected to us by the outside world as a consequence of our behavior. And because all of us are a part of a society, we all have our social capital, that we build intentionally or not, with a higher or lower degree of success. In other words, social capital is our fame. And you understand that fame can be global – like the one celebrities or presidents have, or it can be more limited in size, stretching no farther than the street you live on, or the circle of your immediate friends and colleagues. It's your reputation. The difference, though, is that social capital merges your reputation, as a qualitative element, with the quantitative element, representing the number of people you serve.

So, the more people pay attention to our personal existence, the higher is our social capital. But as we all know, fame may be substantial and not that totally positive. We all have thousands of examples of people who have become famous for not necessarily very positive behavior. So, fame is a tricky thing.

I suggest we agree here, that the "social capital" term that we apply here, will only refer to the positive fame, only appreciation of our input into the development of our local community or society at large. And any negative fame will finally cause a decrease in our social capital.

Again, things are not black and white in most of the cases and we are all prone to making mistakes. Not being perfect is a part of our human essence. But that is exactly why social capital should be always a reflection of other people's feelings towards us. It is the mirror to how our thoughts, our words and our actions affect the others, helping them feel supported and elevated at best; or making them feel unworthy and desperate at worst. It's nothing else but our ability to bring benefit to the society in all shapes and forms: physical, intellectual, emotional, spiritual –

everything counts. Because we should be able to take responsibility for how we make others feel. Whether we destroy their best intentions with doubt and anger, or we uplift and encourage them by believing in their craziest ideas. However, it does not mean we have to flatter everyone around just for the sake of their attitude.

At this stage you should also understand that social capital is a part of our lifetime and purpose, but it's the other side of the medal – the feed-back we receive from the public in return on our invested time and efforts.

## Social capital is not about attitude. It's about gratitude.

Our current understanding of status, being very much associated with fame, can divert us from the truth about social capital. Looking at the present standards of show-business and political arena, we may believe that attitude toward us is the basis for the social capital we are trying to build. We want to be respected, to stand apart from the crowd, or, even better, we are willing to take our place on the pedestal, for everyone down there to admire our incredible persona, projecting the ego and complacency onto those who have not made it so high.

However, social capital is not about attitude, it's about gratitude. It's when you are appreciated for your efforts to improve the life of the community, to stand close to them and be a part of the tribe, going through the same suffering, the same pain but being there for people no matter what, bringing their spirits up, believing in their smallest steps that help them move forward. It's not being perfect or happy, but seeing the best in everyone anyway. This is how we can earn real social capital. And this is not supposed to be easy, because roaring with anger- when nothing works- does not require an effort. Keeping good faith in people, being the force everyone around needs is much more difficult but genuinely much more rewarding. It's always our choice- to see how our strength can be contagious, how our optimism can inspire the weaker, how our own wounds can help others heal or, alternatively, to give up on ourselves and bring over depression to the whole tribe. What I am trying to say here is that in order to build, just avoiding to destroy is already enough in itself.

This way, social capital is the reflection of our own power to build, to uplift, to share, to teach, to understand, to value, to believe. And this is our only way to gratitude and appreciation. Love is gentle and kind. This is what we all need more of in our world, not less. So, let's not deprive ourselves of spreading it, instead of belittling someone's abilities. To stop seeing black, we only need to turn to the light.

## Does social capital equal social status?

In our market economy status and fame both show up in a wealthy outlook, wearing luxury jewels and watches, driving limited edition cars. This is exactly where we allow extreme wealth to exist, justifying it by people's incredible input into our cultural heritage. We also call it "leaving a legacy".

Showbusiness and politics are the two major scenes where image and status are most visible, both having accumulated the most of the global wealth. Perhaps the means used are totally different. But the result is still the same. Today we also have digital media giants that have joined the showbusiness elite. In fact, the term speaks for itself: it's all the business that shows. Usually shows off. Or, at worst, has to show up (most frequently in the court), after having accumulated too much control over masses but denying all responsibility.

I have always been fascinated how the "needs" of people change as soon as they achieve a certain level of fame. All of a sudden, they are allowed to have the strangest whims of decorating their whole hotel suite in pure white color (would work well with no extra requests in Switzerland though). Or in black. It's not unheard of for the hotels to change the color of the walls right before the arrival of their VIP guest. How sustainable is this? How justifiable?

What used to be a strategic move to check the attention of the hotels for details has simply become a way to satisfy the whims of an inflated ego. Some request 12 puppets, others- 20 white kittens; some desire peach or red color toilette paper; and some request to change the whole décor of the rooms replacing all furniture and even the staff's uniform. And people say: "Ok, if you are famous and rich, you are allowed to ask for whatever you want".

Understandably, if the world is giving you money, there is something you should be able to do with it. You have 3 villas in different parts of the world, a dozen of apartments to get inspired for your new projects, what else? You have a private jet, a number of luxury cars… And you still have the money, damn it! So, spending is the only option and why not think of something else to indulge into your own pleasures or surprise everyone with your creativity, if you can. "I deserve it anyway", think the famous.

But what if you can stay a normal human person, still respecting the environment and all the natural and human resources, even if your talent is appreciated and recognized? What if your creativity does not need anything more than just a stress-free environment, to emerge and to flourish? What if our social capital is the only

thing we truly need to realize our full potential? What if all the millions you spend on your own whims can start saving lives and building homes for those who have no bed to sleep in tonight, or at least buying out a portion of all the missiles that destroy countries? (The latter may even work since money is all they want.)

Again, I am not trying to shame anyone, because it's no one's fault. We are all slaves to the system that works perfectly well, for the purpose of control and wealth accumulation. We should just be able to leave it. And better too late than never.

The major concern we are tackling in this chapter is how, actually, we can be recognised for our important input into the development of the society, if money is not there anymore? How can we approve of any system that does not stimulate people for success?

In fact, we are dealing with two major questions here:

1) Is it the external motivation of gaining access to exceptional resources that drives our desire to perform?
2) If we remove money, how do we know we are appreciated? What else can validate our value to the community?

## Is luxury our driver?

Celine Dion has had a deep impact on the global arena, bringing her music, her power of character, her voice, her talent and perseverance to the masses. Does she deserve to live in a mansion or enjoy a luxury suite in one of the best hotels before the night of her concert, let alone on her tour?

Well, let me ask you something. Do you think Celine Dion would have continued singing, if she had not had access to mansions or luxury suites? I think we all intuitively say yes, she would have definitely continued signing even if luxury had been out of question.

Or, let's ask an even better question: was there any time in her life, when she sang without being able to live in a mansion or having a luxury suite before her performance? Well, definitely yes.

Celine Dion wanted to sing, this is her gift. Her need was to express this talent, bring her gift to people, share her emotions, inspire others to sing. Why would she do anything else if mansions did not exist? She would probably dance in addition, too:)

Do you think there are still many other talented people that the world has never heard of, never witnessed their incredible talents? In my personal humble opinion,

there are tons of them. Because money is the gatekeeper. The Monster is a fierce guardian of opportunities and resources. Today these talented people are giving away their all, in order to break through the gate. Not because they dream of living a luxury lifestyle, but because they have a gift they desperately need to share. They seek the evidence of the fact that what they have to offer matters to someone, and that they are not born into this life to live unseen. Removing money will finally grant us the liberty of expression, giving us back our power to create.

So, it's not the external luxury lifestyle that drives us to express our talents. It's our gifts that should not be contained.

## Do we need success?

The meaning of success seems to be quite straightforward. If somebody asked you today, if you want to be successful, I doubt you would say anything but "Yes". But is it really what you mean? The question "How successful am I in our today's economy" equals, in fact, to "how capable am I to exploit others to achieve my own goals?"

You might find it difficult to believe, but all the business literature will point us to the tactics of doing exactly this. Business journals and economic bestsellers all teach us how to access more of resources, taken from somebody else, in order to turn these back against them; how to "effectively" make them work for us while stealing their lives: destroying their self-esteem, their relationships and families, allowing to give birth to children who would never see their parents with a peace of mind, initially supposed to provide them with genuine love. Breadcrumbing is exactly what children get, because the main focus of their parents' life will always be this desire to escape exploitation, without actually having the means of doing so, unless they start exploiting others.

So, in today's economy, the word "successful", is nothing but the epitome of theft. Because, how come somebody is empowered to take something that belongs equally to you? So, it's a theft. Somebody stole something from you and is making you fight for it. And yes, they are going to put all the weight of the loss on you, explaining that, you are lazy anyway and don't want to work as hard as somebody else, or you just don't have enough skills, or intellect.

But in general, the word "success" means nothing but "a positive result of any undertaking". Finally, we depend a lot on the "undertaking" itself to judge something as moral or immoral.

## Success vs our life purpose

Since the whole book is about abolishing money, can we have success without it? If business, as a part of the "free" market economy, is not our main undertaking, what is then? What does it mean to have a successful life, if money is not the goal, or even a part of it?

You see, the word success encompasses two notions in itself: if succeeding is at one extreme of the spectrum, then failing is at the other. The fear of failure itself can stop us even from trying. So, I suggest to stop applying the word "success" in reference to our life: we don't want to end up by failing it completely as a result of not having arrived at the chosen destination. Let's find the word that can have an endless variety of connotations, be as diverse as people, ideas, our motivations, as multifaceted as our skills and gifts are, but yet, has one single simple value for all. And, additionally, it should represent something impossible to fail.

And this word is "meaning". The meaning of our life is entirely personal. It is not something rigid. It changes with time, with experiences we go through and with people we meet. It evolves, and it's infinite. There is no single moment one can claim: I have achieved it, so I can stop. We just enjoy the unfolding, basking within. So, living a life full of meaning is our only possible goal. Finding it, constantly discovering ourselves, is the only smart thing we can do with our life. And no failure is possible, because even not finding it completely, is still a journey of searching for it.

## Today we are losing meaning.

Today, many of us are deprived of this meaning of life. And we know why: 99% of the world population share 55% of all resources, but 60% of people have access to only 3% of the planetary wealth. And that's a theft, disguised in laws and supported by our own beliefs. In the world of today, being among these 60%, can you be busy with finding the meaning of life or are you just trying to survive?

Our current capitalist system took the most precious thing from us: the meaning of life, our life purpose. So, we need to reclaim it.

If we are ready to reclaim the meaning, we have to accept that we are all unique and different in our talents and our desires to serve the community, but we cannot give anything more than our time and our purpose. Therefore, we cannot expect anybody to give something else in exchange for our service. We all give the very same thing – our time to share our gifts. But because we are so unique and

different, social capital can exactly guide us the right path. Social capital is our navigation system that will lead us towards the best possible outcome, towards the scene where we can shine.

## How to gain recognition without money?

Let's have a look at what will happen if we abolish money accumulation and reject access to luxury resources serving as evidence of recognition, what do we have left?

We know that our needs evolve during our lifetime. According to the Maslow pyramid, whose representation of our needs is still valid, before we step into our need for social recognition and self-realisation (this is what social capital is mostly about), we have to address our primary, immediate needs for physical security and survival.

Have you ever thought why it's a pyramid? Why the foundation is so wide and the top is so sharp? If we correlate it with the distribution of resources, when the foundation represents the masses of poor and the top represents the wealthy few, we will understand that these masses, holding on their shoulders the weight of those busy with their calling, are still thinking about their secure tomorrow.

The celebrities, that have gained more of the social capital and thus become the evidence of bringing more value to the society through their work and passion find themselves now at the top of the pyramid, right? But does it mean we are doing something smart by keeping so many people down at the foundation, still making them address the basic questions of security and survival instead of giving them the chances to create and serve others?

Are we giving an opportunity to bring value to the society to everyone? No. We are not only not doing that. We are currently keeping them stuck at the base of the pyramid, doing everything possible to make sure they don't move up.

So, will removing money actually incite people to go up the pyramid? If you need so much effort to keep them locked in the basement, don't you think it's going to be a tsunami of liberated souls, that are thirsty to give themselves to others, as soon as the gate opens?  Because we are not just talking about money removal. We can only abolish money if we liberate the resources. And with free access to all available resources, we have no single reason left for people not to do what they want to do.

Even under blocked resources people create and share their gifts. Scientists, writers, painters, composers, singers, actors who capture our minds and hearts with their art or their scientific work, research or performance, have always shown us throughout history, that even poverty was not a reason enough to stop them from expressing their talents. Many became famous only after their death. However, this is not what I recommend.

## What's the reward then?

Certainly, we should have a reliable system of recognition of people's outstanding skills and talents, their ability to serve the community, often changing the course of our history, bringing development to the science, art, technology, philosophy, spirituality, craftsmanship and many other spheres of our life.

Business has come up with the concept of royalties to reward the most prominent ones (think music industry or literature), that are also slowly becoming history. So, if we walk away from money, do we have anything left to replace it?

Our relatively recent but powerful invention of the "Like" button can help us figure out, what actually stands behind the luxury lifestyle, fame and money. We all know what it is: recognition and appreciation of the talent. But today, thanks to our digital dimension, we managed to visualise something that used to be quite ephemeral before. We have quickly adopted the "like" button and the "share" button, because they make sense to us.

Today, we are able to show our appreciation for someone's work, for someone's time that they invest in bringing us something we need, we want, we desire, we look for. I believe, it's now our turn to bring this element from our digital life and into our real world.

Imagine – you go shopping (even in the era of the future free world), you stumble on something and you just love the design! And instead of the price, the label states the name of the producer. So, why not leave your "like" on the item label? Obviously, the things we consume (be it for money of for free) have certain value to us, and if somebody has given birth to something that receives accolades from the public, we may acknowledge their talent, so that the person could produce more of what people need and appreciate. Social capital can become the evidence of our professional skills and our ability to respond to the existing demand. But instead of giving them our money, as a sign of recognition, we will share the recognition itself.

Today, we produce more of what we buy (presumably). But we rely on the purchasing power which is far from being representative. Without money though, only with the sign of our appreciation attributed to each item, we can definitely see what people need and want, meaning where the materials should go without being wasted in vain. In fact, it very much resembles the system of pre-ordering. On the other hand, it simply identifies the measure of talent and competence in any given area of expertise. If a big project would look for an interior designer, the team may offer the work to the person with the higher social capital accumulated, meaning more positive feedback collected from others. No need for any rounds of selection or voting. Just a living daily feedback score.

## Personal needs vs professional needs

Let me show you how professional growth automatically grants you access to more and better resources, and why your professional competence is the only motivation you need. Let's take an example of a young painter, who- at the start of his career- has free access to all standard resources as everyone else: food, shelter, medical care, transport, as well as the production tools required for his profession: paints, paper, brushes, including anything else he might need for his activity. After having created a number of paintings, he is presenting them (without being blocked by any artificial algorithms or needing to pay for advertising) and suddenly gains enormous success (demand). So, he starts accumulating his social capital more progressively, which gives him access to more scarce resources: more sophisticated material from professional "shops", or even a spare professionally equipped room to organise meetings and host events.

Without his social capital he would not need any extra room or any more professional tools, since his level of resources would correspond to his prior needs. Now, however, being a renowned painter would probably require from him to start teaching and, as a result, getting more space in his home or elsewhere, to let him organise an art school that he can run. He may be requested to travel more frequently and would be invited to different distant places of the world to teach his techniques and give seminars, participate in exhibitions. All of this is only possible, and absolutely justified, when he has reached a certain level of professional maturity, supported by the public demand.

This is where we can see a direct link between one's professional growth on the one hand and needs evolution on the other, through the evidence of accumulated social capital - factually representing the demand of one's expertise and presence.

Access to professional resources through professional growth can send you back to the Pillar of Merit that we needed to dismantle previously. So, please be aware of the confusion that may arise from these two perspectives that seem to contradict each other. But let's split hairs here.

While the Merit Pillar addresses material distribution of wealth according to the importance of one type of work compared to another (remember we were talking about toilet cleaners and scientists), here – in the professional growth and consequential resources distribution - we dwell uniquely in one single area of competence. We do not compare painters to zoo keepers, we compare a young painter to a more experience one. And their access to resources might be exemplified through a very simple but powerful analogy: you can't give a knife to a new-born. Before such a dangerous item can be entrusted to them the baby should grow to the level of their maturity that will, firstly, allow them to handle the item with sufficient knowledge and care, and secondly, will justify the use of it as necessary.

Nowhere in this book you will see me say that something in the new economy can potentially gatekeep your professional resources. While I do say the growth of your competence allows you to access more and better of those, nowhere do I state we will gatekeep such resources before the growth comes. Because I apply the logic of your natural and professional needs that evolve with the level of your competence. Unless you are interested enough, and capable, to use sophisticated professional material, you will not experience any need to access it in the first place. This is why accessing more professional resources with time, as your professional needs evolve, does not mean we will also gatekeep them before you are ready. Since professional tools require more responsibility, it's only natural that our immaturity is a reason enough not to want to access them.

Besides, the Merit Pillar chapter addresses different people, being compared to each other. Here, though, we talk about one single person and their different stages of their professional maturity, meaning we allow the same person to access an array of available resources, which is an opposite point of view to the one with a permanent condition of inequality between the actors of the economy today, allowing professional discrimination, irrelevant of the level of competence.

Now, we can also imagine someone deciding to switch from painting to gardening, and we will see a downshift of their professional needs towards accumulation of social capital in a new professional area, followed by a steady growth of their new professional needs, supported by the community's interest and the value people see in their work.

We should note though, that our personal initial needs, dictated by nature, stay the same. Without any social capital attributed to any professional activity, we do not have more needs that any of our neighbours (with the exception of people with special needs).

As you see, there is nothing specifically new to adopt. We have all been (successfully or not) building our social capital. Your following on Facebook is your social capital, your circle of friends and professional connections are all examples of your social capital. Social capital should be our only measure of our value in this world, whether you are a painter or a software developer, a music teacher or a sportsman, a chemical researcher or a circus clown. There is no activity that does not allow you to accumulate a high level of expertise and innovation. Even if you are just cleaning homes or doing ironing, and you come up with the way to do it quicker and better, you are building more of your social capital. The same goes for your ability to deal with people: if you are sociable, kind and reliable it will top up your social capital "account". There is no exception for growth and development. And it's impossible to fail, because any professional activity, that has meaning to a society, will generate gratitude.

What is also remarkable in this system is that people's appreciation and demand will be able to guide us towards the activities we exercise the best, and those needed by most. If you are a good musician, but you are also a language teacher, the social capital will actually show where you are appreciated more, where you achieve your best results and how many people benefit from your skills. In this way, if you have outstanding praise for your teaching skills and people get on a waiting list to be your student, maybe you could give it more time than do mediocre composing. So, the whole system will be living and evolving as a living organism, taking all participants into account, providing constant feedback and guidance.

But, here is the thing: no one will force you into doing something you are not passionate about. Learning and practice are human pathways to improvement. So, even if you are yet to give the world the best sonata ever, you have all the rights to work towards your dream making use of all available resources resulting from our common effort. However, the monetary gain and survival being out of question, we will only see people doing what they truly enjoy. And that's the beauty of it.

Yet, it all sounds fine unless we are confronted with AI. Why would social capital even matter if we are already doomed to be replaced by machines in all our daily functions?

# WORK IN THE AI ERA

## AI: yes, artificial. But is it intelligence?

For many of us it may have become obvious that all our needs will soon be covered by AI. As humans, we are unable to compete with AI and that's the end of it all. The panic is real.

But wait, why should we be competing with AI? While the word "intelligence" was attributed to this specific new technology, do we see here anything else apart from processing information? Is this all there is to intelligence?

Don't you think that human potential surpasses any of our mental abilities taken separately? Let's finally put the word "intelligence" where it belongs: the fundamental element of our life: our consciousness. If we agree to hold human-related features enabling us to form relations and experience emotions as our core values, we are then free from the fear of being submitted to any "intelligence" that can simply handle big volumes of information (created by humans), because we will never give it enough credit to compete with us, to begin with!

Right at the moment we are sliding into the abyss where physical and virtual robots are starting to slowly replace humans only because we allow it, simply by believing that we are not any better than a machine that can put our sandwich together and even wish us a "good day". Our solitude is becoming too loud but we still refuse to listen. Why continue suffering? We don't need to ask for any permission to choose real life over imposed virtual reality in our pockets. We are actually free to get back to the life full of shared experiences and laughter.

AI is not here to take away our professional calling. It is here to help us automate the things we got tired of. It is here to help us deal with the things we still should do and love doing ourselves.

Let's reflect what tasks can be executed by AI. For example, we have been pushed to believe that education belongs to machines. But does it? Education is a crucial part of a human life, where we learn from each other in live interactions. Education is much more than just transmitting information. It's the art and mastery of making this information sink in, it's the guidance on thinking and reflection, the ability to ask questions and spur curiosity. It's a relational science too. There is a fire, an invisible connection between the learner and the teacher, who both continue to

learn from each other through a myriad of instantaneous emotional exchanges, gestures, facial expressions, eye contact. I am sure we can all remember when just one silent look from our teacher was more than enough to get a lesson.

If we just clearly understand that human interaction is our utmost motivation to live and do things, we will never allow to simply remove it from our lives, believing AI "took it away". It's the core of who we are! No one and nothing can take away from us what we never authorise to take.

> In the age of AI development and automation, we must ask ourselves one single question: **"How can we have MORE of precious human interactions thanks to our saved time?"**

Human relations are what makes us happy. Oftentimes, our own inability to address our relational issues separates us from each other, making us retreat from social circles or, even worse, start manipulating others, trying to control and dominate those who are weaker. Our relational incompetence makes us question the most basic human need for social interaction, having given birth to a seemingly innocent concept of "self-love" to justify our isolation and serve as an excuse for our distorted minds and hearts, pushing us down the road right to the terminal stage of extinction.

What we need to do is simply to get back to our relational values, the importance of our emotions and real-time communication. Work today still represents a central place for connection. You come to work to give away your life hours, yes, but you also come to work to engage in conversations, to get some praise, to admire someone else's talents, to have fun, to find friends or fall in love. In other words, it's a bigger part of our lives where we evolve. Human communications represent our major classroom where we draw our learning curve: we make mistakes, we either correct or repeat them. Having no more such opportunity we will lose the sheer possibility to learn further and evolve. Do we want it? I personally don't.

People who are tired from workplace manipulations, having to make up with their time wasted on meaningless jobs just to get by and have a decent pay, they are the first to say that they don't need anybody and they are better off alone. Unfortunately, we have crowds of people who have never dared to truly be themselves in the world that requires perfection, making us give up on our dreams. Those, who choose to comply, put on their masks daily, do their best to be prepared and equipped for any conversation, knowing how to adapt and behave according

to a person, a situation, a circumstance. And it's a miserable state of constant pretence that drains tons of energy, creating a life of permanent stress. No wonder they truly crave their time alone. These people would definitely need to recalibrate themselves for the new world, that would not require them to be someone they are not. Because the new economy is the place for one's genuine life. This is where we will choose what we are truly passionate about and what will allow us to shine fully. No matter our initial skills, we will have a possibility (and time!) to discover our strengths, to learn, to try, to master, to change directions, to relearn and to start over again.

Removing the Monster's gatekeeping function between us and our desire to serve will automatically enable us to switch on a healthy mode of self-expression, cleanse us from the poisoning stress, creating instead a life worth living.

To make you better understand in which direction we should all be moving, let me share with you an extraordinary story.

## Let's just turn right.

In 1996, a Harvard neuroscience professor Jill Bolte Taylor had a stroke. In her fascinating and world-famous Ted Talk "My stroke of insight" she shared her incredible experience of seeing the world through the eyes of someone with a damaged brain. She could actually live, as a scientist, her theoretical knowledge on her own skin, or, to be more precise, through her own brain.

Thanks to her stroke she had a rare chance of perceiving life with the right hemisphere of her brain, while the left part was switching on and off, impacted by blood interference, caused by a vessel explosion. She was surprised how shifting away from the logical part of her brain could help her sink in the mode of "oneness" with the whole world. In those moments she was not perceiving herself through her ego anymore, she was a part of everything. Having lost the ability to process information, communicate and even discern a human language from random sounds, she was still able to observe the world, depicted in even more exhilarating beauty than ever before.

Jill explains that the right hemisphere of our brain allows us to enjoy the present moment: "it thinks in pictures" she says. It learns through senses of our body, translating the totality of information around us into the present moment, shaped by visuals, physical sensations, smells, tastes and sounds. Thus, we are all

interconnected with each other through the perception of ourselves formed by the right hemisphere of our brain.

Our left brain has a totally different purpose. It thinks in linear directions, categorises our experience of the present moment into past learnings and future possibilities. Our left brain thinks in language, which serves as a link between the external and internal worlds for each of us. “And the most important thing it communicates to us is the “I am”, says Jill. As soon as we get aware of our own existence, we become separate from the whole. And losing access to our left hemisphere equals losing one’s identity, but merging with everything out there.

If we would like to draw any conclusion from Jill’s experience, we can say that our life perception depends on the level of development of our brain. In fact, in order to become more loving and caring, all we need is to finally focus on the development of our right hemisphere. The left hemisphere is responsible for logics, for our self-awareness, for our ego and our place in the world. In the money-oriented culture we were driven to focus too much on these tasks, having completely ignored those of the right brain, responsible for our feeling of belonging, intuition, imagination and creativity, for our connection with each other, our present moment and our emotional experiences. Having now achieved a whole new level of technological development, we now have the time to catch up with our missing capacities. We need to pay more attention to “us”, instead of “I”.

Interestingly enough, capitalism has managed to make those less in sync with logics and self-identity – women – align with the values of the market economy. Mothers had to adopt a new lifestyle, switch off their home-family mode to join the monetary race, to fight for their independence for the sake of their survival and the survival of their children. And while we have all witnessed the shift in competitive masculine energy in women that took over their natural, soft, feminine grace (thus pushing them to develop their left brain), we have difficult times to allow the opposite shift in men to help them develop their right brain. While women naturally perceive an emotional composite of life as a prerequisite for any relational dynamic, men seem to be unwilling to go there, blaming those who can of their weaker nature, or, even worse, simply putting the label “gay”. While women have learnt to watch action movies alongside romantic melodramas, men prefer to stay in the action and not blink an eye when relationships break, when families get destroyed, when a woman cries. But who shames them for doing this if they suddenly give in to the human nature and start feeling? More often than not, any other man by their side.  Because according to our society governed by men, an

intelligent person must be deprived of feelings. This is precisely why we confuse intelligence with robotics.

The monetary system has numbed our own senses. We think we are smart by ignoring the pain. We think we are powerful by controlling emotions. Nothing farther from the truth. We have simply been brainwashed so hard that we silently agreed to deny our human essence. Our emotions that were supposed to guide us, have become an inconvenient imperfection to tolerate. Thus, we persuaded ourselves to switch them off. Only to help someone to submit and control us. In other words, having wanted more control over ourselves, we have totally given it up, only to be controlled by something else. But it's time to draw the line.

## Putting dots on the "i" in *"intelligence".*

Intelligence does not stand for perfection, precision or our ability to treat data logically. Intelligence is also about our emotions and our curiosity, the qualities we need to explore and develop. Making money is all about a strategy to meet our future goals. It's a total abolishment of the present moment for the sake of our illusive future, which is never here.

Despite the growing interest towards the topics of the spiritual dimension in the attempt to tackle mysteries of our life (again, mostly in female circles), the vast majority of decision makers (without a doubt - mostly male) are still dwelling in a self-centered material world, still focus on nothing but money, forgetting to think about the weaker and deprived who soon outnumber the rest. Why are we stuck in our own traumatic experiences, being unable to see the obvious, uncapable to choose the human virtues of genuine compassion and kindness over material gain?

As Jill explains in her interview with Steven Barttlett ("The Diaries of a CEO" podcast), past trauma is living in the left hemisphere of our brain, while our ability to live in the present moment is the focus of the right hemisphere. Only a balance between the two – the integration of our experience with the present moment – can let us access the beauty of our present life, taking into account our past events and figure out the future consequences. So much trauma is still sitting in our minds and bodies just because we totally refuse to perceive life through the prism of community, service, love, care and emotional intelligence. Locked in our selfish overindulgence, we are trapped in our logical way of thinking, trying to protect our identities, instead of opening ourselves to the awe of the connection to others.

Hurt by our previous experience we seem to ignore what is happening right in front of us. The pictures of the present moment have become irrelevant, they don't add up any new information to what we have already lived and absorbed, because we learned to block the emotional part of the instant we are living in. We do our best to keep the traumatic experience still valid, still hurting, swearing to never forget the lesson, and thus – never even giving ourselves a chance to learn on the new experience which is right there in our face and has already proved the opposite to the "truth" we still refuse to leave.

We need to break free from the limits of our left-brain logic. Our goal is to integrate the path to the right brain into our life perception, regaining our emotional compass that guides us toward a sustainable future. But ignoring the present pain will not help us get there. Only our full attention to the current discomfort and the snippets of our present joy can become those building blocks we can step on to rise up.

We are yet to discover the incredible findings regarding the potential of the human brain to impact our abilities to perceive reality, but chances are the healing superpowers (and even time travel) do not come from AI computations but our own human essence.

Taking into account the long road ahead of learning about the human potential with the goal to reach the stage of our fully functioning brains, we must simply remember one thing: we are all gifted with our free will. We decide what is important to us, what we choose to pursue, what we long to do, and how we want to evolve: with computer programs filling all our space, running our lives and limiting our own skills for the sake of someone's fortune, or with free enriching human interactions liberating our full potential.

Competing with AI means comparing us, humans, to it. How did we end up comparing us to computers? Who suggested this embarrassing idea of "upgrading" our divine nature, the one that comes from the source of life, with something man-made? And why would we want to limit our own Universal Intelligence by something that glitches all the time? Nothing we create can ever compete with the mysterious origin of life! At least as long as we still have an underdeveloped brain.

## A gateway to infinite energy?

The central problem humanity has been grappling with throughout recorded history is the challenge of accessing renewable, infinite energy. Since we associate AI with intelligence, we might well have high hopes regarding its assistance with the question. Can it become that one tool that will finally help us reach the holy grail? And this is where AI will not only be helpless, but may seriously worsen the situation.

While the question itself seems to be knowledge and technology oriented, we seem to be ignoring the obvious. Our scientific progress depends directly on our capacity to reclaim our ability to feel, not our sophisticated technology. Do you think we are going to discover renewable energy before we can achieve our emotional purity? Higher consciousness would never allow us to build a world of torture and human misery powered by permanent support, especially when the consequence potentially carries the implicit risk of immortality. Can you imagine the world of immortal beings unable even to quit life, condemned to eternal suffering unless someone takes the decision to switch them off life?

Spirituality matters, emotions matter, people matter far more than any systems do. Let me translate this into the language a logical mind understands: our emotional attunement to love and kindness is the structural requirement for accessing the source of infinite energy. We can't underestimate emotions any longer. If you are running an energy related start-up, you can just stop. You can't build a healthy code on a corrupted hardware. Address the key issue first: start working at your emotional maturity.

Freeing ourselves from money — the most obvious generator of suffering – is the threshold we must cross to find ourselves in a cleaner emotional space before we even hope to access the source of renewable energy.

Facing the beast inside of us is our primary task today. We will either heal ourselves from the corrupted power of indifference or slip into the abyss of oblivion to be destroyed as unsustainable.

The cancerous capitalist system is not an environment in which infinite energy can be born. We have a long way to go, but it's essential to choose the right path when standing at the fork in the road.

# First money cracks: the price collapse

Now, please watch attentively what is happening today and why so much chaos is now rising in the world. The changes on the employment market, stemming from digitalization and automation, apparently are posing a dilemma to those who have always viewed employment as a wealth-generation tool. Because now, when satisfaction of all our primary physical needs does not require human labor (at least in the nearest future things are going to be automated in most of professional areas, according to Bill Gates), the wealthy few are facing a couple of serious issues:

1) How can we push people to pay for the things that do not require human labor? We can't just open up about the dangerous truth: everything is actually free now!
2) How can we still control people in masses if work is not compulsory anymore? How can we stay in power if we do not control them through money?
3) How can we keep the lock on the resources if people are having the keys?

That's why money is still present in most conversations that are supposed to address the cure of today's crumbling market economy. And we can only wonder: are these conversations real or are they here to just shake the air?

Elon Musk, during his interview with Joe Rogan, published in 2025 (October 31), said a couple of things that got my full attention. He mentioned that, after AI and robotics will cover for most of the jobs, which do not require "the physical movement of the atoms", work will become optional and people will get a "high universal income". What a beautiful phrase to say to make peace with everyone involved in the current market economy! Nowhere did he mention that money is supposed to be a scarce resource that gauges the limited ability to buy against the amount of the produced things or services. He just decided not to bring the attention of the masses to the fact, that "the high universal income" does not make any sense, economically, as long as everyone is having access to it! Because it makes power and control impossible! Control is only a feature of more powerful over less powerful. The financial system itself does not allow for the equal distribution of the monetary resource, due to its ability of being generated, accumulated, moved or taken away. Or does he mean everyone will have just enough for their needs, while the top of the pyramid (who apparently will still be generating money from consumers for the use of the AI services or robots) will still get much more? Then, he innocently drops, that the problem with communism was the "universal low income compared to the luxury lifestyle of the rich people

at power", hah?? Isn't it what he exactly is selling with his "high universal income" for masses who will have to buy from the few ones who are getting even richer? And the final argument against communism was a total knockdown from a smart person like he is: "Communism brings you breadlines and bad shoes". Sorry, what was that Elon? Let me stop here for a comment:

> Our shoes were not consumer goods, they were durables! We only had leather ones and only grew on beautiful taste. A Russian lady is not baked in 5 years, but forged for decades! When I came to Europe and was looking at the available shoes in the stores, I only could leave shops in despair… Ever since, I know I can only find what I prefer in exquisite Italian boutiques, because this is what the Russian standard in shoes means.
>
> And breadlines were the first signs of capitalism, since they took place directly in the "Perestroyka" period, following the collapse of the Soviet Union. But let me tell you, I even prefer breadlines to breadcrumbs all over the place.

Back to their conversation. Joe Rogan, in his turn, suggested a "clever" replacement of life purpose and meaning, in the context of jobless world taken over by AI with, … playing video games on the telephone. Right Joe, we just did not consider this was a viable option…

The fact that the smart guys like Joe Rogan, totally capable of turning substantial amounts of money, having a significant social capital of 20 million followers, can find a life purpose in playing video games (or even just pronounce it out loud), makes me question the capitalist system even more heavily. For the sake of everyone's mental health, let's assume this was a joke (which would be funny if it did not make me almost cry).

But the conversation gets even darker: Elon Musk provides more details about what our telephones will become by 2030. No contacts, messages or e-mails. Just an integrated personalised AI agent, feeding on the general AI, that would be able to create … videos on demand. Do you realize now how close we are to the life of being a couch potato with a permanent access to our wishful virtual reality, surviving on hamburgers and pizza delivery, reducing our life expenses to the minimum, paying almost exclusively for existence in our own created Matrix? That does not make me laugh any more, or even cry. The prospect of such reality scares me: they will try to manipulate us into any kind of dependence, only to get money from us. And we will believe that videos are healthier than drugs…

It’s becoming incredibly obvious: the system kicks and screams against money removal. Money is promoted as the air we breathe. It has evolved to a self-conscious beast that is trying to survive against all odds. Even when there is no any single reason left to keep it in our lives, the smartest minds (presumably) are on its side, defending its existence.

## IT sector crossed the red line.

But the IT industry is a tricky one. If human exploitation is one of the major things we accuse capitalism of, the IT sector has almost removed it. Today we have entered an era where exploiting people seems unnecessary if you can build a program and make it work for you. True, instead of exploiting people, these businesses drain our natural resources for powerplants and data-centers, contaminating air and water, which is becoming more and more obvious to a public eye. But still, the IT industry has removed the shame of direct people exploitation.

And we get it, IT engineers want to be paid for these programs, because how else can they survive in this world? But the main problem here is that, since their work does not depend on other people’s engagement anymore, they contribute to the total collapse of the price as such! Because we only pay for something if someone’s labor was used, which means this someone needs to eat. Why would someone pay for something that does not require any resources to exist?

Yes, I know, we innocently call it passive income. And we know there is a person behind the program, who is hungry, but who, theoretically, invested a certain number of hours in their work so that they could chill out the rest of the time. And the problem is not even there. Why not chill out if there is no need to work?

I am aware that today the price is not the equivalent of the cost. Because it also includes the market value. In the “free” market economy whatever has value, can be sold at a price beyond any logics of cost. But still, if we trace where money goes at the end of the production chain, it does not go further than people, with the major part being accumulaed at the top of the pyramid. And that’s clear to everyone. Another thing that becomes crystal clear is that if someone is not spending their time for bringing value to others, there is no need for them to ask others for any time in return. Because normally, at least for those who work to get their income, any amount of money equals their time. How would you then explain that you still need other people’s time, when you actually don’t engage with yours any longer? In fact, you pretend to be dead for engagement, as if all life problems are solved, but still demand energy and efforts from others?

The problem is not about wanting to get something from people. The problem is in gatekeeping the value you have created for the world. Because if you created something people truly need, then they should freely benefit from it, providing in return something that you might need too, in order to help you create your next valuable solution. In this way, you only ask for their time if you can build on it. Otherwise, we are getting back to pure exploitation.

Again, all this conversation is circling around the healthy relationship between demand and supply. A possibility to gatekeep resources automatically distorts this relationship. The sheer difference between the “market value” and the real value lies only in the gatekeepers’ ability to benefit from resources (great vacations, abundance of food, beautiful hotels, self-care time), while keeping them unattainable to others, which creates a disproportionate access to what is available on both ends. Think how many hotel rooms are staying empty, how many airlines fly around without a single passenger, how much food is thrown away and how many tons of clothes are being destroyed. Not because people don’t need them. But because the purchasing power of the masses is carefully calculated to make people slave for the minimum wage, in order to get access to those.

Opening up the gates between demand and supply and liberating resources will immediately stimulate a healthy growth of all resources in demand, improving the quality of the entire world we live in.

## The harm of gatekeeping in a sketch.

Imagine you go to the forest and see a lot of branches on the ground. Would it make sense to sell them? No. But there is a “yes” answer, that gets activated under 2 conditions: there is demand and you control the supply, meaning none can access any fallen branches unless you allow.

Any developed technology that enables you to control (gatekeep) the supply will push you further to create demand. Now imagine, you have accidentally (or on purpose) developed a machine that picks up all the lying branches from the ground, cool! You now just need a disaster to happen to the regional power plant (which, let’s say, normally supplies energy to consumers) to make people go to the forest to collect the branches to burn. Thus, a new cycle of demand and supply can be easily created, which is a total nonsense for everyone involved. But unfortunately, locking resources is the primary tool of creating demand these days. And it’s especially true for everything digital.

Demand for AI is built on ruined human interaction.

So, today, when you use a program, or AI, to create something for people, asking them to pay for it, you have inevitably created a demand that was not there before. And ok, we all buy cars instead of horses today, and we also fly long distance instead of driving. But we seem to have crossed the red line, because today's technological progress means human regress. And we are not talking about writing on paper that is easier to carry instead of clay plates, we are talking about losing our ability to communicate by giving up our skills to AI. As humans, we are willing to craft, to paint and to compose music, but now we give our talents away to AI, for the sake of time saved.

What we forget is that our time should be managed wisely: we should be willing to stop wasting time on things that steal our lives by exploiting us, but we definitely should spend more time on activities that bring us joy and allow us to evolve in all dimensions – physically, psychologically, intellectually, spiritually.

So, the dividing line is not difficult to set: we say "NO" to standing at the checkouts, to selling tickets in the burning sunlight or building homes under freezing rain, but we need to say a clear "YES" to learning, discovering, exploring, sharpening our human skills – our soft skills of interaction, communication, compassion, our extrasensory skills, telepathy maybe. All these activities are represented by the right hemisphere of our brain. And we are currently very far behind in these areas compared to our desire to calculate, process information, improve precision, save our time to the absurdity of losing it completely.

Now, what do we do with the apps and AI that we develop and want people to pay for? We only allow them to steal our ability to establish relationships, to talk to each other, to learn. Our daily face-to-face communication has almost vanished, because we have conveniently replaced it with messaging. Unfortunately, the majority of current start-ups create more of the convenience to nurture our vices, not to help us develop our virtues. And you know what? The apps helping to develop a virtue are going against the grain, because development and growth need extra work, not just money. And who would pay money and, in addition, engage in hard work? We are currently all spoilt by getting more and more comfort in our lives, and much of it is totally unjustified.

That is why, creating an app that will be truly useful to people is a rare thing, and it would not sell well. Moreover, it does not make any sense to sell it – gatekeeping the resources from those unique ones who do have the courage to take their time and effort to commit to the goal is absurd. It's like putting triple pressure on people:

ask them to get rid of all their resources – money, time and effort. Then, certainly, no goals will ever get achieved.

But if you are genuinely interested in helping people to grow, a free app is the first step forward. And you, as a creator, have all the rights to live a thriving life, accumulating your social capital, creating more apps, accessing all available recourses, and not just some of them, which would keep half of your talent locked.

So, let's stop developing apps that make us dumb, that steal our human skills from us or simply replace our quality time with an addictive video game. And there is no way we are going to pay for them. Because we have people, who are available for free, who are waiting to finally all come together and start speaking to each other again. So that we meet and fall in love. So that we create families and give birth to happy children, who are still humans and not half machines for the sake of useless calculations just because money wants to survive. Forget money. Remember to live!

We should not be afraid of AI: it is here not to steal our jobs, but to liberate our time, so that we devote it to learning more of the right brain related matters: intuition, creativity, relationships, solidarity, community work and service. We will finally have our time to devote to the understanding of human nature, our place in the universe and the role of our consciousness in shaping our reality. Exploring and developing our spiritual dimension, our relationship with the Great Unknown, as well as advancing in our scientific discoveries are all still very valid tasks for the future of our professional engagement.

We totally have a choice over the functions that we want to hand over to AI. While we can learn languages with apps, does it make more sense to speak a language with a machine or a with a real person? We can use AI to write music or poetry, or produce paintings, but what is the real value of an artistic work – the perfection of it or a human feeling and a story behind it? Any human work is precious, but we can only evolve if we continue to do things ourselves. If we don't want to fall prey to AI that, in the worst-case scenario, can take over all our developed skills, we must continue to seek new knowledge, to hone our skills, to cherish human contact and, specifically, preserve and develop our emotional intelligence, our empathy.

## Why any income becomes a nonsense.

Income is an obsolete concept in the world where hard work is not required anymore. The price is traditionally composed of a total amount of human efforts

(physical, intellectual or creative). No natural or produced resources ever had any price of its own outside human labor. When labor is not needed (thanks to automation), the price automatically collapses, leaving us with the residual market value which is, in reality, only a bubble of thin air justified by the lock on the resources. With automation, resources become available for free, because under no labor involved, scarcity vanishes. If we have come to the point when machines can do all the work, it means nothing but abundance and loads of free time. And then, as soon as resources are liberated, the labor is the only factor that directly impacts the growth of these resources. Even if you think of poorer countries, people there will not need a compensation to be able to build an infrastructure for their cities and villages there. They don't need anything except access to available resources and their pure motivation to improve the level of their own life.

Liberated access to resources does not equal absence of human engagement or service. Service is our human need and a prerequisite for a human interaction that spurs evolution and development of our society. Human labor is now switching from hard work to our creative expression, it's a shift from "what we need to do" towards "what we find meaningful to do": helping elderly people with food catering instead of producing another luxury watch; growing your own healthy veggies instead of financing the major corporations that poison our food with chemicals; spending time with your children and spouse, instead of working long hours at the sales report; exploring ancient religious texts and their hidden secrets instead of spending hours in a line for a black Friday discounted offer, and so on…

Employment today has a major flaw in itself: not letting all people participate in common good creation. As a result, millions of people feel isolated, unnecessary, useless. And on the opposite side, authorities are trying to squeeze more life juice out of existing human resources by increasing the retirement age. This absurd situation requires an immediate treatment.

Today's employment market should be modified into a global service network, where everyone will be able to offer their help and, equally, express their need for help. The system will be able to satisfy the needs of the community members through a vast array of skills, knowledge and competences. It's a self-sufficient circle where the value is put on every single participant, who generates a part of the common value for all. The existing demand will hint the direction of further learning and professional development. A direct link between demand and supply will allow the system to pivot in case of unanticipated situations like natural disasters or any kind of emergencies. Free from the burden of purchasing power the real needs will be addressed.

Immediately we will see that immigration is not a problem, but a precious possibility for a community to invite more people to serve everyone. Free access to education, information, knowledge and production resources will enable everyone to achieve their best potential. Every single member of a community can bring their vision and their gifts, adding up value to our common capital: time and purpose. The more people are involved, the more each person will benefit from their input.

## Money to be overthrown by nature

Money gatekeeping function is only one side of the coin. But the flip side is even more terrifying. It operates our desire to generate wealth on whatever has the most potential to be consumed. And it's an easy match, because what we all need and want- security, love, connection and procreation – can be simply replaced by one single product to be consumed with no strings attached: a virtual life. The brain does not know the difference between real and imaginary.

### Under market economy our vices propagate.

As always, let's go to extremes to check if something is true or plausible. Taking account of today's financial structure of the world, prostitution is something that may well grow rampant and finally become the only tool for survival – the demand is strong. Easy love you can buy, easy income you can generate.

And sadly, we are moving in this very direction. We are creating the world where human connection becomes a luxury, where physical hunger becomes real, where our lust, the utmost physical instinct that prompts us to sustain life, is the only driving force behind motivation…

What is even more tragic is that we are almost there. Online porn has hidden the problem from the surface, made it comfortably discrete. The number of girls making money on male's desire is huge. They say 40 million women are nurturing one single online platform. Meanwhile men (240 million of them as paying clients) "understood" they do not need any real women in their life. A woman wants to talk and have a "relationship". She has to be entertained and paid attention to. Finally, she even wants to be cared for… Too much of an effort compared to the 10-minute screen time for satisfaction of the basic physical need!

## Don’t blame-shame yourself. Be strong enough to face the truth.

Today’s world is collapsing under the weight of all the vices we invest in without any second thought. The same instincts that are there for us to procreate, today, instead, generate wealth through artificial closeness, depriving us of relationships or any type of intimacy. The virtual reality becomes a convenient tool to satisfy our human needs without leaving our homes, establishing relationships or investing in family life.

Hatred and manipulation thrive on the channels that generate millions of views. Suicidal tendencies are almost deliberately nourished by people who monetize on the audience that feels rejected and unloved. Abandoned and abused, desperate and helpless, people flock to the groups that share their mindset, where they can be seen, not knowing that the group effect would only amplify their despair.

Our current society does not have any brakes in the system. As we have already seen, whatever sells has the legal right to exist. While, ideally, psychologists should have been our guardians to watch us and give their final decision on what is right and what is wrong from the human perspective, economy has managed to silence them. The financial machine does not care about any human values or moral stances. So, here we come, for nowhere else to go.

The problem is not in our vice or our weaknesses. The problem is in our common agreement to exploit any of them to generate more wealth. By providing easy solutions to satisfy the human impulse that serves procreation, we finally deprive ourselves of our future. Our desires are still there, but we assume we can satisfy them better, faster and cheaper than the divine order itself. Thus, we are excluding ourselves from the laws of nature, we are losing our lives.

## Our built-in natural alarm system will not let us go astray.

But let me tell you, life will not tolerate someone’s interference into the sacred plan. We cannot create artificial fruits to nourish ourselves, because it is not supposed to be this way. We are not supposed to live in a virtual reality to create experience that fit us better. We are supposed to be there for one another. We are supposed to fall in love, to cherish each other and become one, in order to become something more.

Moreover, we also have our free will to try and fail, to go through the experiences that might backfire. Apparently, we need to get painfully hurt, to learn the lesson.

## Overloading one side of the scale will finally break it.

Imagine a scale with two cups of todays' priorities that weigh one against the other. With these huge masses of people, forgetting to pay attention to the human values and morals, focused on the only idea of revenue generation easily stemming from all type of physical pleasures, with the development of robotics, plus AI which is capable of creating any kind of reality you would be able to binge-watch to escape your own life, with all of this being pushed on the one side of the scale and a simple human life in the air on the other side… The overloaded cup will finally just break through the foundation on which the scale is standing, only to dismantle its heavy weight, in order to be pulled back to the weight of the lifetime and purpose.

We can't know in advance what kind of disaster is going to happen to readjust the importance of lifetime in our eyes. But it's definitely not that far away. And because money is responsible for everything that overflows the heavier cup, it is the first thing to be overthrown.

## If we consciously nurture our sins, can we consciously stop doing it?

The Internet, social media, AI are not at all harmful. While normally we are all responsible for keeping ourselves away from sins, money is driving us all right into cultivating them.

We can take hours discussing how the fallen nature of a human is not capable of resisting the sinful pleasures, and how the dark side is a part of any light, but we can't disagree with the obvious – if we ourselves contribute to the propagation of the sinful side of our nature, it's only logical to get the results we harvest.

If we can replace those sexy bodies and cheesy hamburgers on the vast billboards everywhere around us with the high moral values and wise statements, integrating them into school programs and focusing on cultivating the community spirit, the values of sharing and support for the single utmost value of a human life, we can totally create a different reality for ourselves.

The fallen nature of a man will then transition into a highly spiritual being, capable of feeling the other, being totally ok with letting go of the dark motives as ones that do not serve us anymore.

We can't request from life to just present us with an overnight change in our behavior if we conscientiously took over 2 centuries to forget our virtues, investing in vice. How much of the mental illness around us do we need, in order to stop pushing the gas pedal?!

## The market economy does not have brakes. We, as humans, do.

Maybe it’s right about time to just stop. Start gently listening to our inner selves, touching the brakes, pushing them deeper with care and attention, but with total determination, in order to bring the whole train to a steady halt. We can then switch the track and change the scenery of our journey, leaving behind the wet gloomy industrial tunnel filled with trash and parasites; to finally see the light, breathe in the fresh air, feel the sunrays on our skin and marvel at the beauty of the living world. The world that is still ours, which is still filled with tender whispers of trees and a delicate scent of flowers, with the warmth of an emotional human touch and an unfathomable fusion of souls, where the vast mysterious universe unfolds through dimensions, we are yet to discover…

# THE BLUEPRINT FOR A NEW ECONOMY

Currently it seems impossible to build a new fair economy while still being a part of the old one, run on money and exploitation. The circus puppet show is our only thing we know and take part in. On the other hand, today, thanks God, we are not wearing any chains that stop us from taking action. And though money feels like that chain on our neck, today we have more social liberty to take our own decisions than ever before. We can now choose how we want to live and what we are ready to give in order to access available resources.

So, let's emphasise once again: the chains and the puppet strings are the illusion that we all bought into and currently only help to maintain. We can drop them off with a single thought, with firm determination to stop contributing to the whole show.

We have by now understood that we can all have enough by getting rid of both – poverty and wealth; that we are stronger together than apart, and there is no them, there is only us; that we can give without creating any debt, which is our natural desire; that we are all unique but equal in our needs and we all have just one single capital – our time; and that in order to address any issue, we need to get it back.

Now, we are ready to start reflecting on the "how" of the problem: how to break free from this system and build something new.

## THE PAIN POINTS AND RESPECTIVE REMEDIES

Let's start from scratch. If we have managed to get our time back, let's get busy with our undertaking! Let's get into the mind of an entrepreneur who is free to take radical action and who believes that creating a life we desire is still possible and should be feasible for a sober, goal-oriented person.

Since the market economy is already clearly showing us the obstacles in our way to successful entrepreneurship, let's address them. As we have seen from the previous chapters, there are a number of things that block our progress and make us deviate from the initial route. Let's find a remedy against each of them.

## Demand

We actually do not know what people need. There is no demand transparency. We are forced to pay for research to a handful of professionals, advertising agencies, who will then show us the way to the needs of the masses. Can we take this power back? Sure, we can! We need to start building the platforms that ask people about their needs and wants and work together to satisfy them.

Consumers and producers are put today in two different camps, as if they have to fight against each other. Truly so, because we have a common battle field – the price. If we stand as producers, want the most of it, while the same people, us, but standing as consumers, want the least of it. So, let's get it right: we are not two different camps, we are the members of the same community that work to satisfy the needs of each other. Let's build the systems that will help us be in touch with each other, in order to enable all of us to be of use for the society.

The remedy to the problem of demand transparency is in creating free-access platforms of people's needs and wants. They will enable us to think in the direction of our needs' satisfaction, encourage us to design products and services that will be in demand, helping us to avoid a waste of unnecessary resources and prompting to invest in the growth of the required ones.

## Advertising

Advertising is a serious stumbling block in our way to reaching people with what we have to offer. Social media, television and press have become the channels that sell their time, make us all, as consumers, swallow unhealthy spans of ads we are not interested in, robbing us of the time we can spend elsewhere, in order to persuade us again that we need what everyone else needs. Not only they manipulate our thinking and our needs, but they also waste time, space and all kinds of resources (including precious natural and human ones) to create unnecessary noise in our life that could have been replaced by a healthy lifestyle presence, education and moral values reminders.

Do we need advertising? Absolutely not! What we need is the visibility of both, our demand and offers. We need to follow the challenges of our life to address them. We need to be where people needs are. So, let's start building systems that allow

us easily express opinions, ask for a change, suggest an improvement, and be there for each other with our offers.

While Microsoft initially introduced “Windows” to let us all look through it into the wider world, today they are shamelessly using it to peek, if not stare, into our personal lives, instead of asking us directly about our needs.

The remedy to the high cost of visibility and advertising is unequivocal: cancelling advertising as such. We only respond to real needs. No products to promote, no sales to push for, only creating offers that are in demand and that are visible to everyone. We must free ourselves from spam, from wasted time, from unnecessary efforts to push on people’s limits and private space, from spying and shameless collection of private data.

## Education

Our world develops at an incredible speed, new things are coming every day, new technologies appear before we can even imagine them. Not to fall behind the world, it’s crucial for us to master our skills and to teach them for transfer. Education is one of our primary dimensions in life that ensure continuity of our efforts. We can only sustain our healthy existence if we share what we have learnt by now. Skills, knowledge, experience - we can’t afford losing any of it to AI. We cannot lay back and let the ChatGPT take over all our intellectual and creative work. We should not compete with it, but we cannot afford to forget and stop learning, stop discovering, stop being curious. When a technological blackout happens, we must still be able to communicate, to survive and access the resources we need.

We can make use of the AI tools, under the condition they help us and not destroy us, but we cannot depend on them completely. We must keep our autonomy intact. We must be able to do the things today we could do yesterday. And we must be able to share and maintain our level of education, knowledge and skills to have a stable foundation to build upon, for our future scientific discoveries and hypotheses.

It’s not AI who will decide what we want to do in our lives. It’s totally up to us to determine the scope of our professional activities, protect the things we still keep to ourselves, and decide what art we consider beautiful and valuable. And maybe AI is capable of creating outstanding music or art pieces, but we still have our primary need to express ourselves and this is what counts, this is what makes it worthwhile. We will most probably not need to create music or art to sell, in order

to survive. However, we will need to teach others to be creative and use the power of our gifts to uplift each other.

And because education is yet another resource that we all need to access to ensure our sustainable development, this is exactly what we can put on the agenda as the first resource to liberate. Every single one of us holds access to our own knowledge and skills. Liberating them for others to build upon is a powerful step forward that does not require permissions from anyone, but immediately enriches all of us.

The remedy to locked educational resources is in removing our expectation of the monetary gain from our own educational content. If we are an educator, our value is in transforming the minds of many, not in blocking the majority from the knowledge we choose to share.

YouTube is an example of a teaching platform. Its major drawback, however, is monetization. Thus, again, it does not allow for fair sharing of true knowledge but only the one that drives sales. Exploiting our primary needs for love, connection and interaction, the platform is an open space for pornography, for addictive unhealthy children content, full of provocative and misleading information subsidised by 1% of the wealthy. And though some great channels manage to surface among the followers and obtain stable leading positions, they are still prone to being misled by the monetary gain, instead of being guided by their audience's needs.

We need to build platforms that would keep an eye on healthy, high moral content, that promote values of kindness, tolerance and respect, but keep the division, hatred or unhealthy habits out of our lives. Why watching a video on pottery should be interrupted by something else? We complain about our loss of focus and ability to concentrate but we push each other further down the line. That's just not clever.

So, let's move towards something that we take control over, something that we build for us, not for money. The technology that WE have developed, as well as our abilities to apply it, are there for us to create something different, together.

## Information

Today we hear and see the information that reaches us because it is prioritised by someone. Some information does not reach us at all. So, we need to go for alternative media creation, that would be a common effort of all. The traditional

mass media are very much dependent on the money they receive from whoever is ready to pay. How can we get access to the real world of information?

Today, we are all journalists, we now have already become communicators of anything we can record and share. Why not put our wasted, disorganised efforts into something we care about, something we find valuable to share with others? Why not give a chance to a new type of mass media that collects reports from people who build it for each other? And the example of the Wikipedia is a great one. It's a free source that is built by everyone. Why not take this as another opportunity to bring our voices to the areas we are passionate about? Why not create the media that would talk about art, or science, events, styles, fashion, places, professions and hobbies – but created by many, instead of just those who work for a salary?

The "Substack" platform has recently gained traction as an alternative to mainstream media. Created for independent journalists and writers who care about pluralism and a chance to keep one's voice without being threatened, it still works for the consumers of the texts produced, the audience of readers. It is very logical for journalists to expect payment for their honest and diligent efforts coming from their paid subscribers, simply to survive. But there is just one problem with that. If we limit the number of subscribers by their purchasing power, what's the meaning of the information that needs to be spread? How can you fight for the truth to surface if you block the number of readers? How can you hope to inform people about what they must know, if you don't let them know? The solution is obvious – access to information cannot be blocked by anything, including the limited purchasing power. It's already enough to have our natural limited attention and time span to be informed of everything. Why create yet another obstacle? There is just no any single reason why monetary subscriptions on "Substack" would not inevitably create the same problem as mainstream media. One tool applied, the same result will emerge.

I could never fully digest this "pay to read further" offer from newspapers and magazines. It seems they treat people like those consumers of a delicious meal, enjoying every bite of the article, savoring every paragraph and noticing the delicate taste of every word. Did they just confuse information with hospitality industry? We don't give information to people to make them enjoy it. We share the information to establish justice, ask readers to form an opinion that later needs to influence OUR lives. Information is the foundation of our decision-making process. It's about the choices we have to make about our common life on Earth! Getting your message across is as much in your journalistic interest as it is in the reader's

to access it. But money confuses us. It tells us only one thing: you can't care about anything more than you can care about money. So, we kill journalism, we kill mainstream media, social media, independent media. And we still hope to survive.

The remedy against protected access to information is our genuine journalism and public mass media run by masses for masses, but with no money involved, with no purchasing power to control us. Let's stop expecting money where we only need attention. Let's hope to get information if all we have to give is our time and attention.

## Intellectual property

Both, education and information are closely linked to the concept of intellectual property. Sharing openly our experiences, providing access to our inventions and working collaboratively on their improvement is yet another powerplant to fuel the development of our society. It is totally possible to kickstart it thanks to our common mental and intellectual resources, harnessed by access to common knowledge and information.

Our knowledge is priceless and grows when shared.

Well, I hope you understand by now that Intellectual Property is just another poisonous element in the whole market economy. It blocks the very essence of innovation for us to move forward. Inventors can be "purchased", because they also want to eat. They have a simple choice to make: to sell their invention or keep it to themselves. But the problem is that sometimes they sell to those who can actually use it and produce some public good, but more often they sell the patent to those who just want to lock it for a long time. And though legally, IP rights become public after 15 or 20 years, I am sure some of the patents are just a bit deeper in the drawers, where it's more difficult to get them.

To allow our society to develop with the speed we can afford, thanks to our talents and some exceptional rare minds, we must never allow just one single person (or company) benefit from the invention. It's too expensive! Firstly, it's extremely difficult to find resources alone to realize new ideas at scale. And secondly, let's not stop at one invention, let's allow everyone to be able to build on the new knowledge and technology.

Business has recognized the value of the network effect.

During my MIT program “Platform Strategies for Success”, I was amazed at one single thing: the western business has finally accepted the value of the collective effort! It dawned on me: Vladimir Lenin (who brought the famous Revolution to Russia in 1917) was just 100 years early for his time and had to act by force, while the same ideas are finally sprouting now from those doing business! They finally get it! And the idea is as simple as it can be: together we are stronger.

In fact, we learnt that opening projects beyond the limits of one single company and its employees attracts not only solutions to our problems, but also minimizes productions costs and drives real innovation. That’s the power of platforms and network effects.

To offset the contained intellectual property, public innovation, alive and moving, enters the scene. Not the one that managers are trying to squeeze out of the tired minds of their depressed employees, by imposing innovation dead-lines or introducing creativity workshops. Innovation can rarely be genuine under the roof of the corporate competition, but it can thrive in an open space with shared access to knowledge and resources, and for one single reason: addressing real needs of communities and the society at large.

There is no other remedy to the issue: Intellectual Property must be simply abolished. This is when open public innovation will take center-stage.

# Communication

We see how much the relationships suffer as a consequence of our race after money. We create dating apps to meet each other, but we then forget why we are creating them in the first place and we block the same very people we would like to meet from engaging in the conversation, protecting our interest of gain.

We create social media as an alternative to traditional media, intending to build a vibrant platform of exchange and free publications that collect views organically, and we then block the same very thing by making people pay for it, driven by the only interest of gain, only to see bots invade the whole space of the social media.

We constantly enter the game for one reason, and finally play it for another. We need to stop that and liberate ourselves from our own desire to make more money. We MUST now finally start thinking about our own needs, and start satisfying these needs without blocking ourselves at every single step. When we finally realize, that

all of us are ready to invest our time in exchange for the results of our own work, and not for money, we will unlock the secret door to our own freedom.

Someone threw at me recently: “You are a not a true entrepreneur if you are not aiming at making money!” Wait, meaning, I am not going there by walking on the heads of people in front of me as my primary foundation? Entrepreneurship is not about making money. I am terribly sorry for you and your clients if this is what you are making out of your enterprising. Entrepreneurship **is about making things happen!** And putting two diametrically different goals on your plate – make thing happen and make money – does not work! You either do one or the other. Now, we have understood what we get when we put money as our primary goal, let’s now discover what happens if we focus on our real needs’ satisfaction.

**The remedy against the dying communication is in creating opportunities to meet, to talk, to have conversations, to create events in order to be together. Removing the monetary gain from OUR OWN MINDS as our primary goal and focusing on fostering the relationships will produce a huge paradigm shift throughout our whole global society. We all do some hustle work, apart from our jobs, to make our dreams come true. So, let’s focus on our dreams for real! Let’s make things happen without wanting anything else, without wanting money to be a part of it!**

## Time

As we have already seen, generating money is a never-ending story that keeps you running in a hamster wheel. As a consequence, we stopped thinking about our life as something valuable, as something that has meaning. Our lifetime has been replaced with our worktime. But now, when finally we have to confront the “problem” of competing with AI and automation, we have this unique opportunity to get back our lifetime and purpose as our sole capital we actually dispose of.

When we are time-poor we can’t serve, learn, teach, consume information or even communicate. We may still have our desire to learn, our ambitions to realize our full potential, our need for closeness, but if somebody took away our lifetime, nothing is possible. So, liberating our time from the money-making machine is our priority, that will enable us to consume education and art, allowing us to engage in healthy communications with others.

**The remedy to our stolen time is claiming it back. We need to protect it and create a fair balance between work and life. And the balance is only possible when we**

divide things equally. 50% to serve and 50% to just live, whatever it means to you. And because service and self-expression go often hand in hand, we will finally each arrive at the point where we might well give much more. Willingly. We will be able to fill in our agenda according to our own needs, that comprise those of our community. And if it does not make sense to serve, like, for instance, in Italy, when it's "troppo caldo"[8], then let's all go to the beach! (I'll be the one to serve your drinks and entertain you with my Gemini Mercury[9], as I am not too much into sunbathing).

## Competition

Competition is the immediate consequence of the system that does not allow for equality and thus demands a fight for resources. The survival of the fittest is exactly the concept that is being promoted by the monetary gatekeepers and takes root in the differentiation of all human beings based on nothing else but the initial position of the starting line. The perceived value of the labor, that serves as a differentiation factor, has engraved in us the mass belief of some people being more valuable than others, which allows to justify inequality, creating a vicious circle of a non-guilty society.

The beauty of the remedy to this problem is that it's 100% mental. For this one we do not need to ask for any permission, neither look for any additional resources. This is just our own inner work, the work of every individual.

First, we need to acknowledge the uniqueness of each living being and our precious ability to give the community something no one else is able to replicate. And secondly, we need to accept the inevitable, genuine equality of our value as individuals, as well as our common needs, that only after being satisfied will make our contribution to the society possible.

This pivotal mental shift holds the key to our individual responsibility for the well-being of any living soul, and it will enable us to discover a totally new facet of humanity, liberated from comparison and freed from the sickness of competition.

[8] Too hot, *in Italian*

[9] In astrology Planet Mercury is the Lord of the Gemini zodiac sign, the placement that refers to someone who appreciates communication, conversations and learning.

# Hierarchy

The market economy is built on the premise of exploitation of the poor by the wealthy. Money creation is only possible when someone extracts more value out of available resources, obtained at a cheaper price. Workforce is the basic cost of anything produced and sold, being always under extreme pressure and, ideally, delivered to business owners for free to maximize the margines. Any type of a pyramid, as a hierarchical structure of gain, will have the top of it with the most of resources collected at the expense of the foundational layer of workers and exploited labor. Management and dictatorship are both the sides of the same medal as long as they use external motivation to make people work for them.

The remedy to the exploitational hierarchy is natural hierarchy, based on the principles of leadership and built on social capital and expertise. People naturally follow those who put their skills and knowledge, their professional excellence and moral values, at the service of the community, WHITHOUT requesting any other differentiation from the rest. The natural hierarchy of teachers and experienced authority figures that have gained recognition and final decision-making rights, entrusted by the whole community, are the key personas of influence. They do not access any particular privilege other than respect of their input.

These are the “go-to” people, who share their wisdom openly. Their knowledge and professional skills are valued as unique and thus, recognized as powerful, which is the synonym to the public approval, or the social capital, that they garner during their life time, serving as an example and being able to act as a part of a certifying board or a quality control unit. These are, definitely, the most prominent figures in science, art, sports and any other area of our life we would think of.

The true remedy to the social hierarchy, stemming from material superiority, is in dismantling of the material differentiation and in recognition of leadership in knowledge, which transpires through social capital and which can be the only privilege experts can aspire to deserve.

Today’s celebrities, or any other prominent figures, recognised for their positive impact on society, are put in the position to benefit from a higher standard of living, which inevitably corrupts their desire to serve and be there for the society, pushing them instead to play by the rules of the game, prioritising material gain over any other goal.

We should stop associating professional realization with a better lifestyle, as well as stop associating learning and growth with poverty and insufficient resources. Social

capital and recognition are the only rewards that have a profound impact on personal and societal growth. The hierarchy of expertise does not require any additional motivation since it represents the culmination of one's personal creative expression, the pinnacle of their achieved mastery, hence - the fulfilment of one's life mission.

# Ownership

We are not going to stretch our historical research here beyond what is relevant to our current system of capitalism. The one thing that "caused" the existence of land ownership was the process of "enclosures", that took place primarily in England and then was steadily spread to other European countries. The "enclosures" were introduced by the governmental acts that legalized the seizure of the land from peasants by authorities from the 14$^{th}$ to 17$^{th}$ centuries. The Enclosure Movement accelerated dramatically from 1750 to 1850, creating more and more landless workers to supply the force for the new industrial revolution.

Certainly, all over Europe they provoked major riots. Germany is known to have had the largest popular uprising of roughly 300 000 peasants to protest against the rich across the country (German Peasants War, 1525) with approximately 100 000 of them being killed.

The history of colonisation explains land appropriation outside the continent.

Land ownership is the central battlefield for social class disparity and if we want to remove inequality, we need to address this issue according to our new vision of a more humane economy.

## Private ownership vs common ownership

Accessing land has never been more important than today. Staying at the mercy of global corporations for food dependence is not only becoming expensive but also extremely dangerous for the whole planet. The use of chemicals, a violent waste of all resources, irresponsible packaging, unnecessary distance travel of inadequate logistics, plus all the people serving the industry, accumulating their stress and burn-out. We need to get back to something more sustainable, ecological, joyful, natural, something just smarter that those chains of inflated prices and margins, stretched to the absurdity of seeds elimination from our veggies.

Today, we are capable and willing to grow our own food, taking good care of the products we personally consume, not only to make sure we put our effort into something tangible to address our immediate needs, but also to reduce the waste of precious resources, and last but not least, to stay connected to the nature and even simply continue our own movement and physical labor.

Surely, we will still need farms, but more of us can be available to work there, to reduce the workload for those who do not have the luxury of taking rest today.

We do not need to go through revolutionary land seizure from people. We have to be able to agree on the importance of shared resources for our common benefit.

Land is used in all our projects, be it water supply, educational institutions, recreational areas or residential territories. Obviously, its use should depend on nothing else but our real needs. If we need food – we would go for agricultural areas, if we need homes, we will prioritize for accommodation. Innovation will stem from our ability to make good use of our available resources, in order to create more of those that we need. So, there is no loss of land for the benefit of someone else. We do not have to give away the farms we already have to someone who does not have land. We can just invite more people to work with us and share the results of our common labor.

We also do not need to give away our hotels. We can just open their doors to people who really need a place to sleep. We do not need to build yet another house for ourselves, because we just can't be at two places at the same very time, but we can exchange our experiences, which opens us the opportunities to travel and live in million places!

What we need to understand is that, by sharing what we have, we do not lose anything, we multiply thousand-fold our possessions. We just need to apply humanly intelligent systems for making clever use of all our abundant resources!

If we take today all the people in the world, who are dragging their poor existence on social care, who have nothing to do with their time, being spit out by the system from the employment market, as unnecessary, as damaged, as not having value due to immigration status or lack of education, or even just overqualified and rejected as too expensive, if we can become that engine, fuelled by time we have at our disposal, we can start driving our lives towards something meaningful, something that has real value for all of us. If we agree that we truly need all these things that can help us build a new world, we will be able to persuade others to provide us the necessary tools.

And yes, there will be people who will be willing to share the resources that cost them nothing but that can contribute to the common good. There will be those, who will understand how little we have to change, in order to transform our whole reality and restore the justice, to bring back equality and peace.

Since land ownership, the way we know it today, made it possible for people to exploit each other, then the remedy is to abolish it. This will finally bring us back to the departure point where capitalism started from. We will then be able to reclaim our genuine justice, the justice that we can now decide to consciously choose, all together.

As you see from the above, almost all of these pain-points (apart from ownership) can be addressed today simply with our time. We are only not doing it because we are being misled by the system, we choose to invest our time into money generation, instead of creating real things that work for us. Let's choose wisely. Let's not get distracted by the gatekeeper, let's address our own needs without asking any permission. But let's do it together, so we do it better and faster.

But before, we need to have a closer look at one more thing that currently seems to be out of reach – justice, meaning the legal system in place. Let's reflect and see if we can find any remedy to cure the disease, the injustice, because this is exactly the pain-point that keeps ownership locked.

## Justice

Our current system of justice positions itself as the one that protects people from crime. But we simply can't ignore that most of the crimes are money-driven, thus are committed in vast majority of cases by those who are deprived of access to resources or those abusing their power to create even more wealth. Thus, all our today's laws are focused on the protection of the wealthy against the poor, the poor who are not allowed to take from the rich. In other words, our market economy has normalised that the wealthy dispose of the means to exploit the poor, which has become the premise of the "justice" in force.

Today we have justified, for instance, free labor of prisoners, which automatically stimulates the "justice" to increase their numbers, no matter the real cause of arrests.

But do we actually have many people today who are ready to admit to themselves that they are willing to exploit others? Do business owners wake up every morning

with the thought: “how can I exploit people better today?” Or, do we have entrepreneurs, who are focused on the generation of their wealth to protect their family members and their future, thinking to themselves that they are willing to exploit others to ensure this future? Honestly, most people are simply unaware what they engage in when they start a business. Entrepreneurs mean they want to make their own bread, certainly they can’t imagine it can hurt others. So, the common stance here is that almost NO ONE actually WANTS to CONSCIENSIOUSLY EXPLOIT OTHERS. And if we take it as a universal truth we all agree about, we are right in front of something beautiful, something truly liberating.

## Our remedy to injustice.

The remedy I would suggest is exactly “no exploitation”. If we claim this as our single premise, as the basic value for all our systems to run our economy, we are freed from all human miseries. The justice built on the single postulate of “no exploitation” is our way into a new reality, keeping our freedom of never again falling prey to any superior power, simply by rejecting it as such.

And I am happy to see the world is getting closer to realising that we need to tackle exactly this very issue. Earlier this year, March 25, 2006, the UN General Assembly adopted a resolution recognizing the transatlantic slave trade and racialized slavery as the gravest crime against humanity. Good news for our ability to recognize mistakes of the past. But shouldn’t we be more concerned with the present? Shouldn’t we care about all people finding themselves enslaved, by nations and based on the place of birth, or by a family member based on force, or else, by an employer based on resource gatekeeping?

Calling out each other on our past requires time, effort and resources. Let’s use those wisely and address our present that shapes our future. As of today, we must eliminate any possibility for anyone to exploit another human-being. Stopping exploitation will adjust our common positions, bringing us to the same level of partnership. But we have to be very clear about the term.

What is exploitation? In fact, it’s **everything what the person would not be willing to do out of their free will**. And because the free will is a personal choice, “no exploitation” makes it very personal, meaning no man should suffer any violation of their own free will. Our lifetime and free will are the composites of the divine order of life, that we have been only trying hard to cancel, or at best to neglect.

You would say, there are people who willingly accept lower rates for their jobs today, no one is forcing them, they are even breaking the market by their cheap

labor! Well, how about imposed conditions? Resources being locked will automatically create inadequacies and make it look like people "are willing" to work for as low as $3 an hour. It's called survival. That's why the system generates crime: it is cheaper to just steal, in terms of time and risk, than trade your whole life for breadcrumbs. But how can we imagine to eradicate stealing if we still keep resources locked?

## Free will: does it equal freedom?

Freedom itself is a notion we should be very careful about. It is not about being able to do anything, because this is exactly when it becomes harmful. It is about not being used by others. J.-J. Rousseau said it clearly: "Freedom is not about doing what you want, but about not doing what you don't want to do". In other words, your freedom stops where the freedom of others begins. That's why democracy should not defend all the freedoms possible. It can only allow for something that does not harm. And this is clearly not what we are living in today's capitalists' "democratic" societies. We equal the freedom of speech with the harmful discourse of isolation and separation promotion, drug enablement and suicidal tendencies. We allow everyone to create popular content, even if it creates more porn addicts and destroys relationships. This is not freedom. This is exploitation of our weaknesses, feeding our vices. And this is not a sign of our freedom, but a sign of cancelled responsibility of humans in front of the monetary machine.

## "No exploitation" cancels ownership.

The remedy for the corrupted system of the current "justice" is in common acceptance of one single principle of "no exploitation". It will easily help us abolish land ownership that is the root of the capitalists' ability to create power and social discrepancies, abusing those who have lost access to natural resources. The monetary system, that moves resources from the exploited people upwards to the peak of the pyramid, will fall apart as an unnecessary element of this power hierarchy as soon as exploitation is impossible. The puppet-show strings dissolve here.

"No exploitation" is a simple, yet very powerful principle for a new legal system that will defend equality and will make justice crystal clear for everyone willing to create and pass any laws. If any action can, as a consequence, allow someone exploit others, it is a forbidden move, no matter what other interests the legal system is

looking to protect. And this will genuinely protect the human rights, whatever the context, globally.

It's 2026 and we have come a long way to this date, through wars, through financial collapses, through our achievements too. It's time we now have a sober look at our reality and our own experience as humanity. We must allow ourselves an opportunity to correct our own mistakes and rewrite the laws, introducing the fresh and humanly adequate rules by which we are willing to live today. We can't afford anymore to apply our medieval vision to our todays' progress, social connectedness and our ability to reflect using more complex, but more humane ideas too.

We need to address the core issues of our societal downfall, by applying the common wisdom to our practical terms and rules of coexistence, without any fear of losing. Because we have already lost too much, and we can all just decide we need something else in order to gain back our freedom, our security, our peace of mind. For everyone. We need to claim back our future, starting by claiming our present – our lifetime. We need to celebrate our life-time and purpose as our sole capital that matters. And we can only realize our full potential if we allow ourselves to practice our free will of creative expression, removing the roadblocks we have been so carefully creating ourselves, when burdened with power.

## THE LESSONS WE LEARNT BY NOW

I hope you have understood why our current market economy is not making our lives better, but only impoverishes all of us. Materially, physically, mentally, emotionally, spiritually, by creating pressure and permanent stress by requiring from us something we naturally don't have.

I hope you have understood that there are very definite things we have to remove from our life, and there are things we have to bring back, in order to restore a stress-free environment for our natural motivation to create.

I believe now you are also aware of the power we have about the choices we can make, and what these choices must be about: the choices about how we view ourselves as well as our inventions (AI, technology, progress). The choices about the activities we need and want to keep as human, and those we are ready to delegate to technology.

I hope you have put the right notion into the word intelligence, that stretches far beyond access to information or our ability to process data.

I hope you have understood the value of our time and our free will, our precious gift enabling us to create the life of meaning and a prerequisite to address any issues.

I also hope you recognize that the well-being of the whole community stems only from the well-being of each individually, thus motivating every single one of us to take care of each other for the benefit of all.

So, it’ now time to confront the transition.

# THE “HOW”

There is nothing that can stop us from doing things the smart way this time. And the smart way means out of the market economy, away from financial gain. The efforts brought by individuals must stay public, without any possibility to be sold for the benefit of one single person or group. The new structures should become the building blocks of a new, alternative economy of the common good, belonging to all and not just a few. By developing such structures, we will give ourselves the means to develop individually for the development of all.

Dismantling the chains of businesses, that live exclusively on exploitational hierarchies, and building genuine entrepreneurship that cares about our real needs and makes things happen, should become our beacon that signals the light in these bloody oceans of competition, division and isolation. The entrepreneurial spirit of every single person is the power that will inspire us to create our new land of opportunities, where each is a part of the whole, and the whole is at the service of each.

And I am deeply sorry that you have been taught that such things are impossible. Because as far as in 1848, these concepts were announced, word by word, by Marx and Engels in their Communist Manifesto. But the naming does not even matter now. What matters today is the common sense. And today, after having allowed the monetary system to rein, we need to acknowledge this is not what we all want. We need to allow for something else to emerge. Something that will be supportive of our lives and our careful, attentive resource management. Something that will allow everyone to engage in life, not just a handful of people.

## Let’s start with trust

This whole new concept of life requires one single thing from all of us. I am talking about trust. For the sake of this magnificent change, you must be willing not only to accept it, but to embrace it. For a very long time I was thinking of trust as something we gain, something we should also be careful about, when speaking to strangers and communicating with people in general. According to my old reflections, you gauge, you filter, you test, you check and then you either trust or you don’t.

Remember I was saying that even psychology has sold itself to economy, not daring to state something so evident in the face like people's oppression by monetary problems and their inability to continue the race of competition, which is so foreign to us all? You also might remember I mentioned that we all get dependent on our "caregiver" who was supposed to feed and love us, but instead only abused us. Blinded by our long-established partnership, we are still dwelling in the relationship that hurts us. And psychology has even a name for it: the Stockholm syndrome. But there is an unexpected twist to the story.

## An unexpected twist to "The Stockholm Syndrome".

The Stockholm syndrome. Psychologists apply this term to any toxic relationship, trying to persuade us that the reason behind our inability, when a victim, to leave the abuser is hidden in our attachment to them, through our "trauma bonding". It never rang the bell - to me, who actually had lived through a toxic relationship. Honestly, trauma-bonding sounds as a lame excuse. Can you really attach to your abuser, so that you even cannot leave them, or are they simply dangerous enough to leave and lose sight of, instead of staying in touch and being on the maximum alert for their next move? Do you notice how the Stockholm syndrome has conveniently put all the fault on the victim, removing responsibility from the abuser?

But let's dig a bit deeper into the history of the term and maybe we will have something to discover.

It's becoming much more interesting, when we learn that the term of the Stockholm Syndrome was coined after the event that took place in 1973 in Stockholm, during a bank robbery. What is widely known about the consequences of the story is that the hostages bonded emotionally with their captors and defended them after their release. This gave psychology the right to put all the victim-abuser stories onto the same shelf: trauma bonding against any rhyme and reason.

But as we can see from the documentary "The Day Stockholm Became a Syndrome", available on YouTube, the bond that the hostages formed with the robbers during the tragic 6-day event, was present for a number of quite logical reasons. The most striking one was the real immediate care the robbers were expressing towards hostages, compared to the indifference of the police or the Prime Minister of the time.

Kristin, one of the hostages, sharing her experience, explained the behavior she witnessed from Clark Olofsson (the second criminal that was brought there as requested by the fist robber) towards her, when he liberated her from the ropes and comforted her. She was reassured by his presence. She almost felt cared for. All the six of them – the two robbers and the four bank employees - have become a team, that protected each other from the aggressive actions the police intended to take.

Kristin confirmed that any movement on the side of the police was putting them, hostages, in danger, because it automatically forced the robbers to act, to respond. And because the hostages' role was to serve as protection for the robbers, they were horrified of anything the police were doing that could trigger the captors. The survival of the bank employees depended fully on the non-involvement of the police who refused to cooperate any further with the robbers to save the innocent people. The conversation with the Prime Minister left Kirsten even more frustrated, as he asked a terrifying question if "she would not be honored by death at work". The harm did not directly come from the criminals, even though, initially, they were causing the problem. More harm was felt from authorities, unwilling to help them out, so the victims simply had to choose who they could trust more.

They also bonded, because they eventually had the time to live a shared emotional experience, having one common goal – to survive. But most importantly, the fact that both sides chose to trust each and rely on each other for the sake of this common goal, allowed them to see themselves as a community, not as individuals. This was the moment the "us" was born. Because putting the priority on one's own survival and betraying the rest did not guarantee any positive result, to anybody. So, self-centered protection gave place to team spirit. Acting as a whole, supporting each other in this extreme situation, had actually helped them all escape the worst-case scenario, with the minimum injuries, all 6 of them alive. Kristin even was later pregnant from one of the robbers, and both robbers were visited in prison by their former hostages. I find, there is nothing shameful about Kirsten's acceptance of her love toward one of the robbers, to this day. They just met under strange circumstances that did not stop them from being human. Seeing her second child's photo in Clark's arms (while not being his father and many years later after the event) was genuinely touching. Honestly, is this something you do with your former abuser?

Even though psychology took this example to explain the traumatic dependence of the victims on their abusers, the documentary depicts quite a different story. The one with no direct abuse or betrayal by the robbers, but a bond formed on the

basis of the shared value of life, mutual trust and support. You could even hear Kristin's calm voice over the telephone conversation with the Prime Minister, when she requested a car for the them all. It was not a conversation of someone stressed, and abused, it sounded more like her regular telephone call to fix a dentist appointment. The police, on the contrary, had shown the mastery of incredible creativity by locking them all in a small room of the bank from the outside, when they saw 6 were just quietly sleeping (instead of taking the chance of liberating the victims), only to force them out with poisonous gas three days later through the drilled hole in the ceiling!

In fact, we clearly see that the fear of losing money – potentially gone with the car they requested – was totally outweighing the fear of losing the lives of the four bank employees!

I guess, you now have a clearer picture of what was happening there. And I hope you will not throw around the "Stockholm syndrome" term as you used to, before you knew the whole story.

We truly have to differentiate between a toxic relationship, when a victim, experiencing abuse and physical violence from a partner, is trying to find ways to escape them, and other extreme situations of real emotional bonding. In the first case, both sides clearly defend only their individual interests, there is a clear "me" against "them", there is no "us". And yes, toxic partner relationships often dwell between those two extremes: the "us" and the "me and them". The longer the hope for "us" lingers, the more difficult it is to leave. But when the division becomes more than obvious, there one single desire to save the "me".

The movie "Tina" is yet another perfect example, among many others, of a toxic relationship, featuring the true story of Tina Turner, who managed to break free from her abusive husband only when the "we" had completely dissolved. And abusers know the trick too well, that's why their behavior is so misleading: they can walk all over you but still feed you with the illusion of "us", all while acting in a totally destructive way. And those who prefer to listen but close their eyes get simply trapped between the two contradictory lifelines.

What happened in Stockholm was clear evidence of forming the "us", a community with a shared experience, mutual trust and support for one common goal. It only shows how effective communal thinking can be for survival, even in such paradoxical circumstances.

Where does the story bring us? I would like to address the reaction of many people to the solutions put forward for a new fair economy. They just love pointing fingers

at their parents, neighbors, friends and everyone around with the words “the society is not ready for a free world, people can’t share resources equally”. So, here is my reminder: it’s not about being ready or prepared, it’s about the conscious choice and determination to trust each other, have everyone’s interest at your heart and work towards one common goal. Pointing at others, blaming them for no trust or readiness is nothing compared to taking your own responsibility and claiming – “I am the one who is ready, the one who chooses to trust”.

Trust is nothing else but our decision. We decide whether we are willing to trust the person or not. And there are different situations and different levels of trust. But, as we have seen from the event above, trust can be this single foundation which proves to be life-saving.

Of course, we should never push ourselves into situations of potential danger. But from the place of where we are today, we need to make baby steps towards our mutual trust. We are all totally capable of recognizing toxic behavior and we do not need to justify our own decisions by any kind of theories. We can always walk away from something that hurts us, no permissions asked.

But unfortunately, most victims are only hostage to monetary dependence today, being at risk of a bigger insecurity if leaving. And this is exactly where we currently find ourselves with our toxic partner, our gatekeeper: we want to leave the Monster - money - but we got hopelessly trapped in the relationship, we can’t just leave into the cold, empty life, being abandoned and lonely, risking losing life, being cut off our resources supply. Didn’t your grandma ever tell you the secret? Leaving a partner is difficult, but embracing the other is easy.

What will definitely help us all is this kind of mutual trust in one common future, the one we want to build for ourselves together. What will save us is this vision of stress-free daily life that feeds every single member and takes care of everyone, for the benefit of the whole. Let’s form a healthy partnership with someone who loves us, someone who cares. And let’s be ready to be that loving caring partner, to begin with.

## We are all ready!

My further reflections may seem to you a bit weird, because they may touch upon something unbelievable. We all assume that there are people who are benefiting from capitalism, especially those with deep pockets and abundant resources.

Despite knowing that financial success and material wealth have proven to be a misleading guiding light, we are still persuaded that this is what everyone wants.

While despair is equally present among both, the rich and the poor, just for different reasons, we seem to not be willing to accept the following idea: capitalism has swallowed all of us and has become an independent system that cares only about one single thing – its own regeneration, feeding the Monster for the sake of the Monster itself.

No exception to the rule: even the wealthiest people have become hostage to their own wealth. Freedom has become an elusive ideal that is literally available to none who has become a part of this "developed" world, rich or poor. Because when we are poor, we are trying to make our living with the help of money. But, when we are rich, we get accustomed to our lifestyle and we are totally scared of losing anything we have gained, even more so in the eyes of our own families and friends, who are always there to judge us. We are all taken hostage by the system of the monetary gain, and we are all trying to understand how exactly we got there. Because none of our real needs are truly met and even if we get rich, if ever, we will only be trying hard to ignore the existing injustice, making sure we drown the noise of the others' misery in alcohol, drugs and overindulgence of our own pleasures that will distract us from the truth.

What we actually need to do now is to take compassion for all of us. We have to forgive ourselves for our own ignorance, our inability to see manipulation behind the concept of "financial freedom". There is this internal feeling of responsibility for everyone else that we carry inside our hearts and souls, that we can't just shrug off. We deeply feel our belonging to each other, and we know that this separation that divides us in categories makes us fight against each other, pushes us to destroy whatever we build. We have this bitter aftertaste of our superficial victories over other nations and innocent children of our "enemies" who are killed in our wars – all of that will never ever allow us to fully respect ourselves and live a blissful life. Only a heart liberated from the weight of guilt and shame can access happiness, only shared joy can bring us the harmony we have lost. Because if you are switching off your emotions to feel pain, joy is equally unattainable.

So, what if all of us are longing for this freedom? What if we can all just reject the system that has been using us for so long and agree to take back our human divine power, to build something truly uniting? What if we finally give birth to the justice that will liberate us all from the burden of power, control and manipulation? What if after this very long period of suffering, we have finally learnt the price of living an

authentic life, true to our calling, aligned with our natural gifts? What if we are all ready to simply stop the world as it is today and start building it anew?

I choose to believe we are all ready and willing to make this change. And this time we do not need to hurt anyone. We can start working together. We can take the utmost decision to trust each other and create a common reality for the common good. And the most powerful can even help us to free them from this very heavy weight on their shoulders – the power- because they are tired of it, too. Yes, we are all ready.

### The plan to act.

When we start reflecting about the "how" of arriving to the world of liberated resources, we can hardly imagine it happen overnight. We can do it in several ways and, through trial and error, we will allow ourselves to adjust and to fine-tune the new way of communal living.

As we have understood earlier, in the case of recession or financial crisis, we would be living a rare chance of liberation from money. But what if no actual recession is on the horizon, and we just have to transform the world of today into something better?

## A PROTOTYPE SOCIETY: National or regional level

The first way, and quite a valid one, will allow us to get there faster, because it will provide us with a clear, hands-on experience of how the new world can actually work, when all procedures are interconnected. This is an experimental way, when we set the framework and timeline of the project to try it out and see what

happens, without sacrificing all at once, but first getting a taste of what it could be. After the experimental phase, we can collect data and analyse it together, suggesting improvement for a longer-term project. This approach will show us the big picture of the new reality and everyone will be able to feel the difference on their own skin.

If one country (or one region) would like to try it, here is the plan:

## OPTION 1: Full-scale Experiment

Idea: removing money from life for 1 calendar month: freezing up all financial obligations and providing free access to all resources.

Condition: no other changes to the social and working life – obligation to continue work as usual, with the risk of losing the job in the following month, when monetary transactions resume.

This approach will certainly request the country to prepare for the experiment in advance: be ready for the extreme demand but avoid unnecessary overconsumption. Work-time load reduction (50%/50%) should be announced (where possible). This will liberate people's time to address their immediate needs and start benefiting from the services of other people. Learning and self-care will become more accessible.

The decreased workload will also inevitably create places where a lack of people would be evident and unacceptable, especially in the healthcare sector or industrial production where factories cannot be stopped. People with corresponding qualifications (no matter the status, the citizenship) should be offered an opportunity to work. The country will have to prepare, in advance, healthy non-working people to enter the economy to avoid unfair distribution of food, goods and services.

Of course, for Switzerland's special attention I should mention, that prostitution is not considered to be a real job[10]. It's a harmful practice driven by the very need of survival that distorts all values of health, love and procreation; twisting the responsibility for engagement into real intimacy and totally undermining the value of a true loving relationship. So, let's just get rid of this shameful kind of entrepreneurship. Or at least, let's watch how many ladies would go for it for free, when the gate to resources is lifted.

[10] In Switzerland prostitution is legalized and people, mostly female workers, have an official status of entrepreneurs

The same goes for all addictive substances: no alcohol, cigarettes or drugs in free unlimited access. Cigarettes are only available in the places where doctors and psychologists address the issue of addiction. Alcohol – an established limit per week per adult, and not available everywhere you go, but in specially devoted places. It should not be an impulsive grab but a reflected decision. Having a forthcoming birthday celebration? Plan and ask in advance.

Smoking and alcohol related companies – to start reducing production. The luxury sector will need to reorient or totally stop their activity for the time of the experiment. Advertising – totally stopped in all shapes and forms, just removed from billboards, TV screens, internet, e-mails, newspapers.

All money "harvesters" – banks, insurance companies, accounting firms, advertising agencies – have to stop their operations and people should be guided to fulfil other jobs to serve the population.

Consumer durables can be attributed through priority draws in a limited number that equals the saved resources during the month (e.g. 5 cars that cover for the monthly expenses on office rent, salaries, taxes, administrative resources which were suspended).

All healthy, unworking people must be granted the right to engage into work and earn their right to access resources, which at this point can be distributed with a limited number per person to avoid hoarding and resale after the experiment.

After the experiment everyone will be able to understand what the new system can look like, without yet fully becoming the ideal version of it.

## OPTION 2: Gradual Transition

Idea: Flattening the pyramid through activated, state-employed entrepreneurship (obviously in the sectors that allow it).

Conditions: liberated demand (removing purchasing power dependence and advertising); restoring demand-supply relationships through transparent local tracking, activated competition with established business structures, removing margin creation.

This way is a longer one, and will give us a gradual understanding of how things transform when we zoom into one single element of the economy and try to adjust it to the new vision.

You can imagine an electrical dashboard, comprised of many switches that are active right now. Switching off the light in some rooms, stopping all activities there from nurturing it, removing resources from there, we will be able to guide people to the rooms that do have light and newly allocated resources.

This approach may feel a bit less risky, since it will not require everyone to adapt to a lot of changes at once, but will let us form a bigger picture by addressing small details first. At each stage, people involved in the process will feel the difference, so the change and adaptation will happen in waves. Below is the plan for the gradual transition.

## Liberated entrepreneurship as a transition stage.

The purpose of this approach is to address the disadvantage of the hierarchical structures of big corporations. It will require unlocking employment opportunities, creating working places for entrepreneurs who are liberated from the burden of client acquisition because clients come to benefit from their services for free. This will inevitably create a system of the state economy, but the one that never existed yet, since entrepreneurship will be real, supporting the free-will concept. It will have to be handled carefully to avoid reinforced control on the one hand, bearing in mind the monetary fluctuations on the market, (namely a higher level of inflation due to the increased number of people with money), and fair workload distribution, on the other.

In Switzerland, it's totally possible thanks to the active communal life. Communes are already rather independent and can become the local nods that connect the dots between the demand and supply. But non-centralised new structures will have to be created, which will allow to access all information freely, in order to avoid locked responsibility.

This approach will flatten the pyramid and can reduce wealth generation, but the stumbling blocks of money circulation and ownership will still request addressing these issues separately through the revision of laws. Implemented with a required level of transparency and public access to information, this approach can help countries to slowly remove money out of use, liberating products and services and decreasing the number of providers for the common good. Competition will reduce and then will disappear. But this system will not create any benefit (or any long-term benefit) if money is not removed. If it is still moving around, it will represent a resource to hunt for, disrupting the demand-supply relationship and generating all sorts of crimes.

But given a chance of becoming an entrepreneur in a freely chosen area, working a fair number of hours and having time to live your life (taking care of your health, family, home and relationships) with reliance on the factual transparent demand will at least create more equilibrium in the short term.

The country will also have to agree to see its GDP plummet since real needs will be addressed. The market value will start to disappear and the luxury sector will have no more reason to exist, as unjustified. So, the $3 million Swiss watch will no longer contribute to the GDP. In fact, this indicator should be abandoned as such since it will completely lose its meaning.

The danger, though, is that if companies continue their luxury products creation (for export or local markets), and CEOs will be allowed to have higher salaries because they sell something so expensive, that will inevitably maintain consumer interest and the whole approach will come back to the same old pyramid. Still, the pyramid may be significantly flattened by the outflow of people from big companies in favor of true unhindered entrepreneurship that will allow people to realise their potential instead being exploited for the sake of someone else's fortune.

This approach will also require governments to impose land and accommodation purchase limits well before, so that people don't hoard all the land while they still have money today, being in a position of a CEO of a big multinational company.

Because the state will be benefiting from natural entrepreneurship that works, researches, builds and teaches, it will become relatively easy to leave the monetary economy behind all together, replacing it with free access to resources. The economy will simply take the time it needs to align demand and supply and re-allocate the resources where people real needs are.

This was exactly the transition suggested by Karl Marx. I probably added the entrepreneurship element in the form we know it today. But in 1840s it was craftsmanship, actually the same thing for their time. The only error he did not see coming (and why his own organisation "International" lost momentum) was the harm that exceeding responsibility of the state could generate, being inevitably converted into rigid control over masses. The remedy is the transparency and free access to information.

## The difference

In the first, big picture version, we will need to take care of the light switchboard after the experiment stage, because some industries and activities will make no

more sense, and people will understand it through their own experience. In the second, we will access the switch board right away, and start gradually preparing the terrain for the new life. However, it may take much longer for people to realize the benefits of each small transformation without knowing how it will trigger other changes.

The choice is actually between seeing a glimpse of the whole elephant or deal with just parts of it, that are clearly visible.

If people do not get the idea of the whole picture, they will find it difficult to work through smaller details. Working with the light switchboard right away, though, we will definitely be able to get rid of the light in the closets that were never supposed to serve as our workplace, which will help us reinvest resources smarter and naturally shape a healthier and more beautiful place for our happy life.

We can also compare the big picture approach with an emergency service, while the second approach is more about local treatment. It all depends on the general state of our society, that we can either consider a bit sick with a flew (fits the gradual transition), or actually close to the state of a coma and needing an electroshock (fits a full-scale experimental stage).

My personal opinion is that our society is destroying itself, not just trivially sick. But we cannot provide our emergency services in a dirty location too, hence we need to quickly find a safe place where intensive care is possible and the outside chaos would not jeopardize the results of our work.

The required conditions can be created through legal adjustments, where the acceptance of one single premise will entail the positive change of further laws. Defending people's rights through the prism of "no exploitation" will request us to re-write our legislation and address the issues of the current reality, step by step, case by case.

## OPTION 3: The Noble Way. Irreversible

Following the above reflections, let me come up with the third option.

I have a feeling this is the transition we have all been waiting for. This, in itself, not even being a transition, but a full-speed arrival at the destination. I call it the Noble Way, because it will take nothing away from any of us, rich or poor. But it will give us everything we have ever wanted. And it's a psychological bridge that would make it feel right. It won't feel like surgery, because we finally found the right anaesthesia.

After centuries of needing to pay for the everything we get, certainly, cancelling money can feel terrifying! The psychological chaos is obvious: oh my God, no more money – so, why work, and how to deal with limited resources and how to have enough for everyone…?

The beauty of the third solution is that we are already half there. Today many of us are already not using money in the shops. So, the noble way to remove money from the system is right in front of us: we need to introduce the consumption cards and use them, almost the way we do today, with a couple of nuances introduced. And these are the nuances that change everything. But it's a totally pain-free experience on all levels of our lives, including authorities.

The consumption cards should be given to anyone who is engaged into work (or retired, or on special needs care), allowing free (and limitless!) access to food, shelter, clothing, traveling, learning, medical care – a full range of all products and services - everything a person needs to exist and be happy. Just not to exploit others. Which is no longer possible if money is out of the system and access to resources is liberated.

Thus, everyone, from simple workers to CEOs, will receive the same cards, which will allow all of us to go to the shops and take whatever we need, for our personal or professional needs.

This kind of system will naturally eliminate the element of wealth accumulation, break the pyramid and make it a circular economy of entrepreneurs. It will also allow us to avoid the scary, abrupt nothingness on our hands.

Two major prerequisites, of course, need to be implemented:

1) Keeping work (and reducing the working week to 3,5 days, on the chosen / agreed days, as in previous options) through genuine entrepreneurship, meaning you choose your work according to your passions, interests, qualifications and certifications, accounting equally for the expressed demand.
2) Eliminating price and thus, the market value.

When the price drops off, the luxury products do too, automatically. Things will start to get produced according to people's immediate needs. And with no possibility of putting a price tag, inflated market value will just dissolve. But again, the noble way does not force us to remove anything but money. We will not have to officially destroy or close the premium brands. The luxury items will become the synonym of excellent craftsmanship, where quality will persevere but the status will

dissipate, since access to such things will no longer be grounded in the purchasing power.

The demand will be the only indicator of what needs to be produced, which will automatically attract the working force.

Reduced working hours (half of the week) is a necessity to allow people to "consume" the services that are blocked today as financially unjustified: all kinds of learning, hobbies, creative work; self-care and healthy relationships- all of it should be a part of everyone's life.

With this in mind, we will see that no immigrants are here to steal our jobs. Everyone becomes precious. Education, liberated as a resource and accessible in terms of time, is here to level up all the workers, in all the spheres of life.

Our participation in projects is a response to our needs, the factual demand for the things we can build and develop.

## No surveillance is necessary.

The consumption cards don't need to be nominal on the consumer end, since they are identical and don't serve to measure or control anything. Stealing them from each other does not make sense either. To get one it's enough to accumulate 3,5 days of work (let's say 28 hours spread throughout the week in the way it works for you). And work is abundant. The card would simply exist as the evidence of a person who is socially engaged in the production of any common public value.

Unpleasant work can be, thus, shared in hours by many. This is where some new rules can be introduced, in order to help people get liberated from jobs like toilet cleaning.

The nuance is here: the cards should totally be nominal on the receiver's end, when interacting between each other, to accumulate one's social capital. Businesses and people will have their cards for consumers to reward them with their gratitude. The business will reward their workers, the consumers will reward all the providers they benefit from.

Again, even if the cards do contain personal information on the receiver's end, stealing them would not make any sense, as each card gives the same access to resources, but the received gratitude will be only a track-record of the actual societal demand and the expertise of the card-holder as a provider.

## No scarce resources.

Let me quickly address a bottleneck that seems present in the beginning, but, in fact, does not represent any real danger.

Under liberated resources, premium restaurants, travel industry and the whole hospitality sector will be overbooked, having each their physical capacity (hotels and restaurants). Flights can be increased in numbers, but even this would not be necessary, since not so many people love travelling long distance.

All best places being fully booked, people will start improving lower-level infrastructures. Resources being equally liberated, thing will get built and developed. The entrepreneurial workforce will be engaged with its full potential, and with higher number of working days than required.

Without being able to sell anything, all ownership dissolves. People can use land the way they prefer. The choice between agriculture and construction becomes just a question of demand and land attributes: perhaps some land is better to be used as an agricultural lot, while other sites are better suited for construction.

The accent should be made on the shift of our mindset about giving and taking. The rest will follow.

The beauty of this approach is that in this way the economy will allow the recovery of the demand-supply relationship in a fast effective way: the elimination of price will automatically align the economy according to our real needs, remove the harmful waste-related elements, significantly reduce conflicts and levels of crime, bring out the best in people and will finally let us all focus on the things that matter.

The challenge of the approach is that its implementation, as usual, will actually depend on the willingness of the authorities to allow these things to happen. In all the three models suggested here we need to have them on our side, we need to persuade them in the feasibility of such a transformation, which is time-consuming, and that is the biggest challenge. We also know how much responsibility such decisions require. For any government, a much easier process can be insured through the transformation brought forward by the grassroots movement. Because it signals the intention and the responsibility that people take on for their own decisions. And when masses of people decide, there is no power to hold them back, and it does not even make sense.

So, can there be yet another version, for every individual to be able to start it? Can we find a way, without asking any permissions, to introduce changes, act through

our own power, driven by our motivation to change the world and bring it to the place of harmony, just by claiming the way we want to work, to live, to be?

## INDIVIDUAL LEVEL WITH NO PERMISSIONS ASKED

### A post-monetary economy within the current financial world.

Let's keep in mind that our goal is to organise our daily operations in such a way, that we finally, and very naturally, come to the cancelation of money, because it's something burdening us more that something that helps us. We need to create systems, that are based on new values – the value of a human life, our purpose of creative self-expression and the value of a community that cares about the needs of all its members. We have to get rid of the central idea of the market economy – the market value, because there is nothing behind it but an inflated bubble of thin air. We have to bring forward the needs of all our members, as well as the results of our common work to the central communal place, which used to be called a market gathering.

Ideally, we should be producing something of real value to others. And though it's not the case of our current life (we have real parasites that sell air), we should be able to change exactly this. Everyone doing something useful for the society (by bringing any kind of meaning to others) should have equal access to the commonly created goods and services.

We have already seen that if we just remove money from the system, it will not crumble, it will reorganise itself naturally to align with the needs of people. Now, the challenge that we face is to start creating microsystems that will still be efficient even if burdened by the monetary environment. But, finally, if the system will fully work under cancelled money, it may also start working well when only pieces of the system transform. We can start a new whirlpool towards which the rest of the economy will start to gravitate. We need to start a dynamic that will bring forward the example of what is possible, something difficult to ignore.

Let's see now, what elements of the human economy we should bear in mind to lay down the foundation which we desire to build upon.

## The core concepts of humane economy:

The demand. The demand stays the driving force of applying our gifts to professional activities. Our talents, passions and interests are there because someone needs them.

Our flexibility. Our needs, that shape the demand, evolve with time, with our achievements, with innovations and technological advancements, thus we should allow for our own flexibility and attention to the evolution of our needs and wants;

Diversified and more fragmented needs and wants. Customisation and individual approach have value: in today's interconnected world we have a possibility to address the fragmented demand we are witnessing (and creating as consumers).

Resources. Production of goods and services requires resources and thus implies a real cost: our human time, health and well-being and the planet's natural resources. Our primal global need is to take good care of these resources and not spread them thin for our superficial whims. This means that, in everything we do, we should be giving priority to our needs over our wants;

Entrepreneurship. Beyond the immediate demand, entrepreneurship is the second most important driver to creatively express our talents and gifts, aimed at innovation and exploration of both, our world and our human nature.

Common focus. The predominant value of a human life translates into the values of personal health and procreation, making us prioritise personal care, socialising, relationships and families, insuring further healthy generations and demographic societal health.

## How to start replacing money?

Literally and simply. Two things are sufficient: our time and resources.

### We liberate our time:

We can continue our paid work but we definitely need to adjust our working time to create a genuine life-work balance. As said above, we can hardly do anything if we have our time taken. So, we try to liberate as much of is as possible. Ideally, we work only half time, meaning 3,5 days of the week. The rest is your personal choice.

## We liberate our resources.

We stop asking for money in exchange for our work. We ask for what we really need: food, clothing, accessories, household items, traveling, telecom and internet, electricity, accommodation, services.

Wow, I know this part seems overwhelming. But do not be misled. As soon as people start getting together and the exchange of resources start happening directly without any monetary transaction, people will realize how much easier it becomes.

Why? Because not everyone has money, but all of us have something to give – as professional services, as help, as contribution, as presence, or as a person who knows someone who has something. Something that does not sell anymore due to the distortion in the demand-supply relationship.

Let's not confuse it with barter, because barter is an exchange between two parties. And because our needs are not just bread and milk, but a variety of needs and wants – we need to just come all together and bring whatever we produce to the place of redistribution, insuring all of us benefit from the results of our work.

## Money is useless if we can get what we need

As soon as we start removing money, focusing directly on the resources, we will understand how useless money is.

Let me explain a bit further. Each of us, as a provider of any professional service, comes with a variety of needs and wants. The more of providers come together, the more needs we "generate". Then, each person who comes to benefit from our services, also comes in with their professional activity, their networks. But more importantly, they also bring in their needs and wants! This is where the whirl pool dynamic starts bringing in more and more people with more and more needs to satisfy. And because we all depend on demand, we will naturally flock there where we can find people who may benefit from our services, who need our creative expression and our talents. So, what we need to start doing is just bringing people together, but replacing their salary expectations with real lists of their needs and wants. This will, in turn, bring in people (and companies!) that will be able to respond to our demand. Thus, we will realize, that it's way easier for all of us to offer what we have, than to give money, that first has to be generated by selling our resources.

In fact, we just remove one big step from the economy that is an extra one, and which we do not need anymore. Why doing something more if we can immediately benefit from giving what we already have, in order to receive something that we immediately need?

## A small community is enough to start.

We can create a community that does not require monetary transactions anymore, and, as such, is not threatened by any financial crisis, because it only relies on people, not money. It relies on those who are willing to continue to bring value to the society, and who also admit needing only resources, not money. This will be the community of people, who are liberated from having to give more than they have, who are finally free to simply live their lives.

## What we need – is all we need.

Yes, all we need is what we need. Confused? Our needs are simply enough.

If we list our needs, letting in people who will be able to satisfy them, we will be able to reverse-engineer the whole system of economy. We will be totally able to start an alternative model of exchange from one single location, that will then spread naturally to the nearest regions, and then further- all over the country and around the globe. Our needs will simply act as magnets.

The platform will incarnate the system of values, the primary one being our time as our sole capital, which translates in the major value of a happy, fulfilling human life.

## Digital is secondary.

We will need to protect ourselves from any possible outages or shortages, by creating paper-based lists of people available for services, so that we could always reach each other even when technology fails.

Even if internet glitches, or electricity networks fail, we, as people, are not going anywhere. We need each other, so we have to make sure that from the very start we create a network feature, which will enable us to find each other whatever happens. Because the most catastrophic situations are the ones when we need

each other most and urgently. So, we should lay down the foundation for the system to function under any circumstances.

But the other truth that emerges with communal network activation is that life itself will allow us all to stay connected daily, so we will naturally converge to each other and we will know each other better, communicating on a frequent basis, not like today when we can spend months and years in solitude, never talking to another living soul face to face.

## Can authorities stop us?

But what if the authorities will try to stifle us, introducing new laws that enter into force without our approval, the way it happens today? Remember: authorities are just people.

The sooner our communities start working, the clearer it will become to masses that the system works for everyone. There is just no exception. The system takes care of all participants. Authorities may complain that no more taxes will enter the governmental pockets. So what? We do not need anybody to manage the budget we give away to someone. What we all need are the roads, theaters, schools, sports centers, swimming pools, clinics, infrastructure, (not insurance companies, banks, military production or wars). And to build it all we have our hands and our time. Money is irrelevant.

## Don’t become a program!

The perfect way to enslave us can definitely be this bio chip that we might be forced to wear inside our bodies, because then it’s easy to use us as programs. So, please, don’t become a program! Keep your human divinity that lives inside our bodies and connects us with the universal consciousness. Don’t cut yourself off from the greater source. Don’t replace our yet undiscovered magic with momentary comfort of an easy payment with a wrist. Please be smarter that this! Don’t confuse the sweetened augmented virtual reality, that you consume in an empty dark room, with a real life of raw emotions and grander highs of our present-moment existence granted to us by the Universal Consciousness. Leaving the matrix means reclaiming your natural gift of free will to create and live blissful life, free from competition, but full of meaning.

## Developing our full potential

Our multifaceted talents and skills will allow us all to shine brightly, being of service on so many different levels.

Cooking, painting, gardening, playing, crafting, speaking, teaching, babysitting, cleaning, running – what a joy of living the diverse dimensions of our gifts after the era of dull, permanent, one narrow skill practice!

Qualifications and certificates will still matter, education will always be there and work that requires strict norms and experience will be supervised by those who have gained enough expertise and social recognition. But there is much work that does not require specific education, providing hands-on experience for learning and growth.

We know that babysitting and gardening, for instance, can both be driven to a certain level of excellence, but frankly, it is not always necessary.

The most important values in all jobs are love and care. You can't do wrong when you go with these two values in mind and when you do your best to apply them. Not love for the future, when parents make kids endure physical pressure to be strong, but love at the moment, when kids, and people in general, feel respected, cared and loved at the very present moment.

## CONQUERING THE ROOTS OF CONTROL AND POWER

We are used to seeing any type of control as something rigid, something impossible to escape, difficult to bend, transform, remove or modify. Strangely enough, until now, we have failed to clearly understand where control, and thus power, comes from. An endless number of books, devoted to power and control, feature often the same very tactics of manipulative behavior, secrecy and lies put at the service of ego protection. However, they can only leave us questioning the values of the authors who write them. Let me share with you my own reflections on the roots of control and power.

In my opinion, there is one certain place from where control stems and we are all capable of claiming it. Moreover, we are all capable of readjusting the scale of control shared by anyone involved. Let me give you some examples. And for a second, the good news is that control people exercise on us only depends on our own will and our own choices.

## Let’s start from relationships.

Recently, I had been reflecting on relationship dynamics in couples and I had to face a strange trend. People increasingly imagine having control over someone through silence. Some may consider non-communication as a powerful tool of judgement and manipulation to achieve the needed result. It’s been difficult for me to understand where such thoughts are coming from and how silence may even be linked to manipulation, which, to me, has always been just avoiding a conversation. But these technics are widely practiced by the people who retain their emotional vulnerability but yet want to stay powerful in a relationship. They are trying to get control over the other through one simple window of opportunity that silence grants: the ability to pressurize them by questioning their worth. Thus, control comes from the place of weakening the other through their confusion about their own actions. A commonly known tactic, used by abusers, when they downgrade the importance of the other person through verbal criticism, so that the other loses their own self-esteem. For people who lack self-confidence and have no proper navigation system to apply for behavior analysis, it’s easy to lose sight of their own value that totally depends on the approval from another person. The purpose of both, silence and verbal critique, is to deprive the person of their worth.

Slowly but steadily, what is being taken away is the responsibility to judge one’s own behavior. It’s is quietly handed over to the abuser. When one’s values are strong and forged by one’s own experience and beliefs, no opinion of another person will shake them. Because the one who is responsible for their own judgement, will not question their own worth. And narcissists know it all even better. So, they never deal with anyone whose beliefs and self-esteem are stable. They will always look for those whose self-perception can be impacted by criticism, verbal judgement and behavioural punishment – by retreating from communication, by withdrawing appreciation, by “punishing” with silence.

They take away your own responsibility to judge yourself, so that you have none. Thus, their total control of your behavior comes from their increased responsibility for deciding how you must behave. They grant approval or gasp with frustration. Deprived of your own responsibility of judgement, you are left only with the responsibility to correct your behavior. So, you start to control what you say, what you do – you become very careful about your own actions and words, only to please the other and avoid punishing consequences. While they have usurped your whole identity: they decide who you should be. They control your perception of yourself, because you have given away your responsibility to decide for yourself.

People who manage to leave such kind of a toxic relationship, are those who manage to reclaim their responsibility. And let me tell you, this is not that simple, because so many people live totally outside their own judgement of themselves. They care more about what others think of them, because this is what the system wants. It wants compliance, obedience and … no responsibility.

Another example is about people, who are uncertain. They say they are not the kind of people who take decisions. They prefer to go with the flow, not forcing anything. They love their freedom; they cherish their independence. So, it seems to be convenient not to take any responsibility. No responsibility allows to maintain the illusion of being free. You owe nothing, to nobody. But, as a consequence, other people tend to take decisions for you. And perhaps, at first, it feels genuinely comfortable being in charge of nothing in your life – you go with the flow and just embrace whatever comes. But then you start feeling that life controls you. To the full. And, finally, you just have to put up with what life is all about. But let's face it: in many cases life is people. From time to time, we have to face natural disasters, but we deal with people on a daily basis, so, the relationships are constantly at play.

In fact, you can't avoid responsibility and not give it away to those you are in a relationship with, be it a friendship, a business or a romantic relationship. If you take less, by law of equilibrium, the other person gains more of it. The 100% of responsibility does not go away. If both are ready to take only 30%, then the amount of 60% does not make a relationship even happen, it dissolves. So, if a relationship is there, 100% is maintained and handled by the both, but not necessarily equally distributed.

And who has more control within the relationship? The one who has a higher level of responsibility. And any unequally redistributed responsibility leads to dependence of one on the other. Only the 50% / 50% split creates mutual and healthy interdependence.

Are you starting to see that whatever control we are talking about, we should inevitably start considering the notion of responsibility? Do you realize that we have given up the responsibility for our own happiness to the structures we even have no more trust in? How did it happen? By giving away our responsibility bit by bit. By thinking that removing it equals freedom. By ignoring the fact that responsibility means control.

But here is a U-turn we can't ignore. When someone gains too much responsibility and control, let's say 99% over 1%, it's becoming increasingly easy to totally give up the 1% and bring it to total zero, breaking down the relationship dynamic. That's

exactly why none of the parties should ever overexercise their power. That's why balance is the only reasonable condition to keep the relationship going. And we should take all possible efforts to readjust the dynamic when it shifts away from the position of equilibrium.

Nevertheless, this is what has happened to our authorities: they have gained almost total control over us by claiming total responsibility for our lives. It's time to get our responsibility back, getting rid of the control we absolutely don't need. Getting back responsibility means we should start doing things ourselves, serving us with our own hands.

## THE SOVIET UNION: A MASTERCLASS ON TEMPLE ECONOMY

### Did barter give rise to money?

We were made to believe that money came into being naturally, following the barter concept. But, apparently, this "logical development" was first mentioned by Adam Smith, and, surprisingly, did not represent the reality.

### An insight into temple economy.

Anthropologists teach us through myriads of examples, that humanity first had a communal living experience within the so called "temple economies". In ancient times, religious temples were the places where people brought everything they produced. Temple administrators were responsible for distribution of resources: everyone was fed and cared for. People knew they could count on the community, on the system of fair distribution, represented by temples. Money did not exist as there was no need to introduce it at that point: communities were self-sufficient and self-reliant.

### Barter trade or gift economy?

Anthropologists also emphasize that communities used to foster partnerships with each other through sharing their surplus, sending ships across the seas just to make a gift and create stronger bonds with their neighbors. To anthropologists, those were not barter relationships, since no market value was attributed to any of those gifts and, more importantly, those acts were not relying on any favor in return.

Economists argued that those were examples of barter since there was a constant exchange of products, thus- trade. But shouldn't we all agree that the difference between barter or trade and a gift economy is hidden in one simple term we already dwelt upon earlier – debt?

If something was given for free, but with a clear expectation of getting something in return, then that would be the first element of trade, while, if gifts were shared to create stronger bonds, then we cannot talk about any debt or trade. And anthropologists have substantial proof that those gift-giving relationships were not based on anything but mutual trust for strengthening the connection. No debt, no expectation in return, only nurturing the bond. In other words, it's more about the credit of trust, than debt.

## Palace economy as inevitable pinnacle of temple economy.

But the temple economies were gradually replaced by palace economies. And that's a very interesting twist. Administrators of the temples had gradually accumulated and stabilized such an amount of unshared responsibility that it inevitably gave birth to the palace economies, which suddenly enabled the same administrators to lock the decision power for distribution of the resources. They managed to shift the beliefs of the people about their role and became the only ones who decided who would get what and in what quantities. This was the way emperors acquired their full power over the resources once distributed equally. The initial intention behind mutually shared resources was fairness, but the accumulated and unshared responsibility drove the creation of the pyramid with the decision power over resources locked on top of it. And at the same very moment money was introduced only as a portable equivalent of the stock for solders to go to war, to let them access resources anywhere they had to go. Money turns out to be a fundamentally military concept that forced people to do something they would not do otherwise…

## A modern example of the ancient lesson.

And, surprisingly enough, the Soviet Union managed to live through the same experience: the state, introduced through the 1917 revolution, had acquired access to the entire volume of natural and produced resources but inevitably locked the decision power and gained excess control over them, producing, again, the same pyramid that had been in place before. The only difference was the age of the new

hierarchy, which gave the country an opportunity to enjoy the period of its early stages – the positive results of the temple economies based on fair distribution of resources, but inevitably leading to the imperial economy of state where reinforced responsibility for distribution meant only stronger control over these resources.

The lesson is obvious: giving too much responsibility to one single actor, be it a state, a church or any private group, leads to inevitable control that recreates the pyramid from scratch. The solution to flattening the pyramid and bringing it to the circle is the distribution of our responsibilities among the members of the society. The rotation principle of responsibility and full transparency of resources – with public access to all information will address the issue of control.

## Same old ideas

Let me throw a bit of history here. Interestingly, a disagreement on the importance of hierarchy between Karl Marx and his followers laid a foundation for a movement of anarchists, headed by Michael Bakunin. The latter argued that any kind of hierarchy will inevitably create control and stifle any economy. Bakunin was a fierce rebel and a fighter for freedom. He had become the major enemy to Karl Marx, who was strongly preoccupied by his peer's views, his competitive spirit, and his sheer obsession with the inconvenient concept of self-regulated communities. Even Marx could not imagine giving freedom to its famous "International", the Association of workers, spread all over Europe in the end of 1860s – the beginning of 1870s. Bakunin was finally rejected by the "International" for not being aligned with Marx's values on the necessity of authority to lead the working class to success.

Bakunin, in his turn, officially presented his ideas in 1871 in Switzerland, in a small industrial town of traditional watchmakers, Saint-Imier. He was the one to give birth to a whole new vision of communism, founded on the principles of genuine human freedom, which were embraced by the local community and, later, the anarchists all over the world.

Interestingly enough, Marx and Bakunin were not necessarily disagreeing in essence. Today we can differentiate between management and leadership which stand for two different notions of hierarchy: imposed authority and entrusted authority. The first is assigned by the top and is descending, the second being born at the foundation and mounting up. While Bakunin was against the imposed authority, he did not reject natural leadership. Marx, in my point of view, as the founder and inspirational leader of the working-class movement, had hoped to be

seen as a natural leader supported by the foundation (including all the minor associations stemming from his central one). But, perhaps, due to his low standards of personal integrity and his permanent effort to disqualify others, employing questionable campaigns, led to the loss of his personal credibility, making people vote with their hearts for other representatives. Seeing that, Marx instinctively took a stronger grip on his power.

And naturally, we all have a difficult time letting something go, allowing others to control something we have created ourselves. But it only happens because we start with the wrong mindset: we can have our best intentions but if people are not following, we can hardly do anything to oppose their free will without limiting it.

To my utmost joy, Saint-Imier is keeping the traditional values of the anarchist movement since those times, through the turmoil of all political and economic changes. And they keep these values as a part of their protected local cultural heritage. The planted seeds have given the sprouts.

But let's face it, ideas have been there for ages. Archaeologists find more and more buried cities where people had no social classes, money or hierarchy, no material differentiation between the individual living conditions of members in well-developed communities, capable of building temples and creating art.

Today we just need to seize the evidence of our own ability to pivot and to transform. Our present technological progress has allowed us to connect in ways that were unimaginable in the 19$^{th}$ century. That's very clear evidence of gaining more control, through granted responsibility. I also believe that overconsumption and overproduction have become much more obvious today, as well as the whole state of our suffering planet with irresponsibly drained and wasted natural resources. We must change our ways.

Our digital dimension has allowed us to bring forward the visibility of our social capital, as well as show us the ways in which we can give up control over certain material things, simplifying access to the results of our work (think music, information, communication). These are real instruments that can help us all come together to unite our efforts. So, perhaps, we now have a more complete, nuanced picture of what we should correct, why and how.

## We instinctively gravitate to what's right.

We are gently coming over to this very understanding, by connecting though social media: we share responsibility for bringing news and ideas forward. But,

unfortunately, as long as we maintain the monetary system in place as a gatekeeper to control resources, we can't redistribute our resources equally, and we keep giving away certain responsibilities that should be ours. We keep falling in the trap of creating pyramids, instead of breaking the locks on resources, to make our economy a circular one.

## Responsibility is free.

The good news is that we don't need money to take back our responsibility for what we are able to do. We can just start doing the things we believe are important. They are important not because they can potentially bring us money, but because our life depends on them. Our well-being and our happiness depend on the responsibility we take on to implement the things that matter to us. Responsibility does not require money or any other resources. Responsibility requires only our decision to get our minds to work, to start doing something that has meaning. As soon as we clearly envisage our destination, the desired outcome will start to take shape, paving us the road to get there quicker than we can expect.

# ALTERRA LIBRA

When I just started writing this book, believe me – I only knew a portion of what I was going to write. The whole experience proved to be a gradual revelation of the truth that I just allowed myself to start searching for. And, surprisingly, I have learnt a lot from my own experience, I have discovered things that were not right there in front of me, but which required my deep reflection and questioning before they could surface.

So, at the beginning of this reflective journey, I did not have any idea on how exactly we can build something outside our today's reality, being totally dependent on money. But right now, I am ready to introduce you quite a viable community system that makes total sense and meets the requirements of our lives. And finally, it's a system that has full respect of our free will.

I imagined a new system and named it ALTerra Libra, as a new way of living for local communities as well as our vast, global family of human beings. It will allow us to switch from money directly to human interactions, without any revolutionary actions, without asking any permissions from anyone, or persuading authorities in the rightness of the approach.

ALTerra – stands for another earth, for an alternative earth, for a higher, elevated earth (alt-). But it still stands for the only Earth we know and live on. I added "Libra" to emphasize the element of justice, the idea of cooperation and partnership, for the harmonious shared experience of our community and, naturally, for equally shared access to our resources.

## The old rules we leave behind.

The internet platform and the community itself will not depend on the google search promotion or any promotion at all. This is not a commercial puzzle peace to fit into the jigsaw of the market economy. We will be doing it the right way this time.

So, if a similar name exists, protected by the copyright, it does not matter. We are out of the market economy. We are not here to prove anything to anyone. We are

only welcoming people who believe our values align. You can start it in any corner of the earth. And you are totally allowed to use this name. Because this is how we will be able to recognize ourselves and get together, to grow the pool of our services and products.

Would you like to see what we can all do together, starting from scratch? You are very much welcome to be a part of the new earth, part of the ALTerra Libra.

## If you join: the digital platform vision.

So, how would it look for you if you join and what would it take for you to start being a part of the community?

We just need you. Because you have everything we need: your offerings (the way you can serve the community), and your needs (how others can serve you).

In fact, platforms like this one already exist and they are called “classified”. In my current vision of the platform, we just need to also publish individual profiles of people who can be connected to each other, - a social network in addition to listings.

Each of us will have 2 parts to our profile, (an equivalent to a CV profile) with major sections outlining our qualifications, our offering and our needs. Our needs will change quickly, being removed as soon as they are satisfied. New ones will constantly add up, a reflection of a normal flow of our life.

All people’s needs are assembled in clusters (categories) and appear in the demand (or jobs) section. If you are looking to be of help to someone, you will go to your preferred category, where you have expertise or simply a desire to be of help, and see the available requests, filtered by regions. You can choose the area you would be willing to serve, according to your possibilities and preferences. Naturally, it would be easier and quicker to help someone closer to you, but if you are willing to connect to people in other regions, you are welcome to commute. Free will.

For example, you see there is help needed in cooking for a kid’s holiday on a certain date, you reach out, agree on the tasks, come over, meet the people, do the work, they give you their digital “thank you!” which goes to your profile directly enriching your social capital, split in various categories. You leave your card so that people can stay in touch with you for next events or recommend you to someone they know.

If your cake was a bit too wet or dry, people can leave an honest comment too, to let others know about the quality of the work they received. If your reviews are not excellent, you are not losing anything but will have a sign of needing to learn or improve your skills. And you will do so, because just another person from your neighbourhood is giving desert bakery workshops. So, you learn and improve, and start getting excellent reviews. Your expertise and demand will spread like fire, so you will be able to choose who you are working with and on what occasions. Everything flows naturally and nobody is pressured to do anything they do not want to. No more waking up at 5 am, unless you like to. Because there are genuinely people who love waking up early. And if someone needs them, they will be happy to take the task. Even the bakers will finally have more time to sleep (when money is fully abolished), because others will also enjoy their sleep!

Let's step into your side of a receiver. You are moving house and need help. You set the date and provide details. Someone finds your listed request, looks at your profile and sees that you are an active member of the community, already have received and provided "thanks", thus a trusted member. So, they offer their help.

You negotiate with all the people who responded and see if you need all of them or if you would like to go with only more experienced ones. If you have very delicate furniture from the 18-th century that should not be damaged, you may go with those who can be sure to handle it gently. If you are a student and mostly have only used pieces, you will be less picky.

You choose. They do the work. You give them a digital "thank you" note and briefly describe if any furniture was damaged or if the work was done fast, or how pleasant the contact was. Whatever the feedback, the "thank you" click is a sign of received help, that goes to the people as their social capital. And again, they lose nothing if the work was not perfect yet, they just honestly need to know whether they need to improve and take a decision on whether they want to.

Of course we are not supposed to list our food demand, or shelter (if not in urgency), because this is obvious. We also do not need to list how many tomatoes or croissants we need per day or per month. We only need to bring to the network the shops or the farms with their produce being available until stocks last. And knowing that we should not exaggerate and that the most possible number of people should benefit from the available range of products, we will behave accordingly. The farmers can also impose a limit per person if they see there is not enough for everyone. But if there are only 5 people a day that would need tomatoes (because we don't need the same food every day) the farmers can decide how many they can give into one pair of hands.

Imagine, you are standing in a small grocery store that joined the network and agreed to give food for free to its members. You would like to take a daily portion of your veggies for you and your son. But because it's still raining capitalism cats and dogs, the store assistant does not know if you are a member of the network or just a successful businessman (-woman). So, you take out your card – digital or paper – with your QR code which is directly linked to your own page within the network. The shop assistant scans your card and sees your profile: your needs and your offerings, your active social capital. They allow you to take your groceries for free, and you, after sending them your digital thanks, leave them your business card – just in case if they need your help some time in the future. So, they know you are a teacher can help their kids with exams at school. You, in your turn, may get aware that the shop needs help with cleaning or arranging the products. You may ask how you can help, if you wish to.

The shop can welcome a dozen of people a day who come from the network, so they start collecting cards, knowing they potentially now have free helpers in the store, at home or they can get access to some products or services for free. Even if their visitors are only school teachers, yoga trainers and other service providers who are not directly involved in the shop activity, these very same people, having become consumers, may well be willing to take part in improving the service, the infrastructure or the range of products.

The more people join the network, the more people will help. The grocery store will gradually decrease their dependence on the monetary world, focusing their operations on serving the network, satisfying their needs through offered services and products.

As soon as we have had someone's help, we get their card too. Thus, we share our contacts and we interact without anything to block us. The network starts living.

We will not only have cards; we will also have downloadable catalogues of offers and lists of needs. Why? To avoid total dependence on the digital world. Thus, the community stays in touch with each other in case of any technological breakdowns or internet / electricity outage.

We will also be able to recognize each other through pins we can wear, or another distinctive signs we can think of (bags, outfit deco elements?), to enable us to talk freely with each other, exchange our cards, promote socialising and creating a spirit of a closely knit and welcoming community, united by our shared vision of life.

## This is a truly different world.

From the very beginning, everything we do, whether it's a web-site or informational print-outs – we will not function on money. We will ask for access to resources in exchange for joining our community that offers a vast array of products and services without any monetary transactions. On entering our space, products will immediately lose their market value and will obtain a new value based on common sense, a variety of similar products available and the actual confirmed demand for them.

Nobody will have to put pressure on anybody to work hard, as the workload will automatically spread among those available. If a service, provided by one single person is in high demand and they have filled in all their available spots, we will look to introduce a similar service, provided by the next available person. Thus, we will target the most demanded services and products and will prepare the ground for teaching people accordingly.

## Shine like a diamond.

We already mentioned it. But I really want to emphasize this one, so that you could remember it. One of the exciting things about this new way of cooperation is that we will all finally be able to apply a variety of our skills and knowledge, instead of being locked in one single dimension.

Do you realize how tired and drained we all become after we practice something for a long time, without having any more joy and inspiration to innovate? That is exactly why: we, as humans, are supposed to use all our skills to develop and hone them for different life situations and circumstances, where all our talents can shine.

Yes, we do have people who prefer to focus on one single activity compared to those who thrive on diversity, but we need to let our brain develop in all dimensions, as well as move our body equally, as often as possible. We have to address our senses – we can work with our hands to feel the texture of materials, marvel with our eyes at the beauty, take pleasure in hearing sounds, taste the food and smell the perfumes. We can develop our abstract thinking for architectural design, but we equally need to relate to others, to understand them and establish close ties, taking care of each other. The new economy will allow us exactly this.

A healthy demand-supply relationship will be at the heart of our new system for our daily interactions. The needs of every new person will stimulate the influx of new people coming to satisfy them, each, in their turn, bringing their own set of needs to help us expand the network. The system will start working naturally, just through our needs that we voice and the help we can provide.

Can you imagine feeling appreciated by someone, after years of beating against the stone wall of the "free" market economy that had kept us all locked up from each other, never actually letting us do what we dreamt of doing? We will have hundreds, thousands of people who are ready to serve without any fear, especially knowing they can equally rely on the community for their own needs' satisfaction.

## Work

We will be able to offer our professional help and finally start developing in many dimensions instead of just one. And this is where the joy lives, because it's through experimentation and self-exploration that we can find what brings us this feeling of happiness, by just being who we are. We will finally have our talents and gifts unleashed, inhibited for centuries by those at power who could decide what we might or might not do. Do you understand how the issue of motivation is even out of question here?

In ALTerra Libra we will not have any imposed labor or work. Everything will be done with pleasure, for the joy of it. We do recommend to keep your life balanced, working no more than 3,5 days a week, but even this recommendation is not realistic, because people should be able to choose for themselves, making total use of their free will.

We cannot even draw a border between work and non-work anymore, because everything is a contribution to the community's well-being: taking care of yourself and your health is a predominant goal for being able to bring any kind of benefit to others. Learning is a major part of expertise. Travelling and exploring the self and the world are crucial for experimentation and inspiration. Gardening is a source of connection with nature, the example of the interconnected divine networks that share and support each other. You can't find any single activity that would exclusively be beneficial to the person themselves without evolving into further acts of giving.

So, everyone can decide for themselves what to do and when to do it. And since all the resources are open in free access, even in the case of chronic fatigue one will be able to consult those who can help.

## Resources

We come together into this community and we liberate all our resources. The community, as a whole, has full access to everything being produced within. It can be language teaching, croissants, airline tickets, concerts, sports coaching, cooking, cleaning, music composing, catering, hair-cutting, apparels and tailoring, bicycles, knitted socks for babies, pottery classes or ceramics, washing machines, chicken eggs, and even apartments, ANYTHING!

Realistically, we will see the number of our resources grow daily, starting from scratch. Any single person joining the community will always be a magnet for attracting new services and products, simply by being a part of it.

We understand that the starting phase is when we will deal with the most limited resources, especially in the product type – due to the monetary dependence still active outside the community. If services are the type of resources we are easily opening for ourselves, the goods might be coming in slower.

What will be happening is our gradual decrease of our dependence on money, when our needs will be more and more often satisfied through the work of the community. Since all the resources within the community will be open, it will also be a source of free workers for any company producing any type of products.

When the resources are scarce, we will need to introduce a comprehensive scheme of attributing these resources through the order of priority.

## Values and priorities

The pyramid of human needs is the one we can take for the moment to meaningfully solve the problem of scarce resources distribution, (we will see later how we can transform it into a circle, that will apply better to the new reality). The number of beneficiaries, as well as invested resources into production, will be our guiding principle for attributing the resources to the most in need.

As in any healthy, undistorted society, our utmost value is the value of a human life, with a total respect of our free will, our ability to connect to others and ensure the continuity of life.

The purpose of our new economy is to finally live in a world without any restrictions that allows for the realisation of our full potential, following our natural path of human evolution, discovering further potential of our capacities, our physical bodies and our consciousness, understanding our place in the Universe.

The values of well-being, kindness and love are our primary values since they are the ones that reflect and support our long-term existence. Our basic needs are the priority to be covered first. None of the wants can outweigh the needs for food, shelter and security. These are the prerequisites of a sustainable life.

Let's take a practical example: what do we do if there is one new washing machine available and we have 5 families who apply for it? Let's decide wisely. We will give the priority to those who have more children of younger age living in lower-level conditions. All families being equal, we may draw a raffle.

## Public ownership

Public ownership will apply to any ownership, be it land or media.

Open, public media is a tool to prevent resource hoarding (by those who might otherwise act in a shadow) through transparency and full public access to any information.

Rotational responsibility will also prevent single people or groups of people from creating any possible control over resources or information about them.

In the world where resources are in open access, accumulation of them, for one's own benefit, does not make sense, because there is no any reason to keep the resources to yourself if you already have everything you need. Besides, a common effort for creating more of any given resource will always win over someone's limited efforts. Since every single participant of the community contributes to the growth of the resources they work on, then everyone is equally precious to keep all resources growing. The final outcome is always directly proportional to the number of people involved in the task.

## Decision making

Decisions will be made on a daily basis and, taking into account our free will, we will all be responsible for making our own choices for ourselves. Today, in the market economy, we need decision makers or tools that allow us to implement decisions, because we were previously all deprived of our right to decide. The new post-monetary community will allow us to take our power back.

Certainly, in our future economy we will need to address big and complex projects. And this is where we will see the power of the accumulated social capital at play.

People who have gained expertise and trust of the community will have their weight in offering solutions. Natural leaders, attuned to the needs of the people they work with, driven by their own professional diligence and outstanding experience, they will always be those wise ones who can take better decisions than less experienced or less knowledgeable. But the beauty of it is that we will not have to choose anyone at any certain moment of time (compared to voting and elections of today), but our daily flow of life will just bring forward the people who are experts in their fields, thus have the entrusted authority for taking the best decisions. And the number of "thanks" received will be the evidence of the trust and experience accumulated in their respective areas of work.

We should also remember, that we can now free ourselves from the fear of taking wrong decisions. We are not a business to prove the performance and efficiency of our competing personas in exchange for our survival. We are genuinely imperfect, trying to take the best decisions for each and the whole, and we are totally allowed to make mistakes, which will let us all progress faster. Nothing should stop us from trying and experimenting, in order to find the best desired outcome. And there is no one to shame us on our mistakes. We all definitely know that the best decision comes from many wrong ones. But the wise ones will be there for us to reduce this potential number of errors.

## Conflict resolution

Opening access to resources, allowing ourselves to apply our free choices on a daily basis, we significantly reduce the risk of any conflict. No more personal interest, no more conflict between the "us" and "them". No more defence of our human values against imposed restricted rights. Priorities are clear, equality of all members is real, justice re-established. If so, the system has eliminated all potential for economic conflict.

We can still have relational conflicts, jealousy over one's personal looks for instance. But I believe that our whole paradigm shift toward equality and uniqueness of every living soul, our focus on our virtues and our desire to bring the best in everyone will also radically decrease any potential for relational conflicts.

Disagreements often happen on the grounds of different perspectives, different interests that clash. Having planted the vision of unity, we are paving the road to our common shared perspective on our lives. And yes, we may still argue with our partner on which side of the bed to sleep or how to hang the toilet paper for the best practical use. Let's say you can toss a coin for those?

But seriously, all resources being opened, we can always access the best experts, consultants, books and even ancient knowledge (today, through AI) to resolve the conflicts between two different sides. A conflict is nothing else but a need of talking the right decision for the best possible outcome for everyone involved. Without a fear of appearing imperfect, we can simply try available solutions- if the first would not work, we would then try the second, and the next, until we settle for a satisfying result.

## Education and expertise.

In today's world certificates and qualifications matter. And we do not have any right reason to cancel them in a free economy. They only are a proof of our genuine interest in the professional area, our desire to deepen our knowledge to be of service with our skills to the world. There's nothing wrong about professional quality standards. The only flaw we are having today in the capitalist system is that knowledge and education are being under the monetary lock. Education is also distorted by values of the market economy, the truth being hidden, the resources are being blocked, IP being protected. Freeing up education and making it available to anyone who is willing to learn is absolutely sufficient to correct the educational system. And surely, we need to incorporate back the power of psychology, without silencing it anymore.

Tests, exams, professional qualifications have absolutely their place to be in our new economy and we must have access to well-educated and experienced surgeons, airline pilots, chemistry researchers, teachers, musicians or circus gymnasts. Continuous learning and mastery are parts of our life.

Definitely, with all resources unlocked, we will have more professionals in any given area than today, not less.

## Global governance

I do have a clear vision of how small local communities can grow into regional, cantonal, national, continental ones and further, all becoming a part of one global community. A logical question that arises here is what kind of governance we would need to make it all happen smoothly.

None. When local communities operate with each other, all integrating a global network, they still autoregulate. It's a microcosm of local communities organising

into a macrocosm of the global network. The principles are coherent on any taken level.

The only hierarchy that will apply is the one of the expertise. But it is not in any way a domination from top down, it's a demand-based, entrusted leadership that circulates freely between the experts on various levels, allowing all participants to learn from each other.

## We need to re-learn.

Of course we will have exciting challenges to overcome. The new economy will request from us to totally rebuild our vision of cooperation. After having talked to people about the new system, I realized it's very hard for most of us to leave the paradigm of the market value and liberate our minds from the old way of thinking about products, services and even people. And this is our major challenge. As soon as we manage to flip-correct our thinking, it's going to be much easier for everyone to function. And the fear will also dissipate, being replaced by our understanding of the coherent logic of the system.

In order to teach the new approach and eradicate the false concepts we have been taught for centuries, we will have our own Alternative Economy Academy, that will help people learn about the new standards, sometimes re-discovering the core human values and understanding the fundamental principles of justice.

But the most important thing we need to understand here is that we are coming forward and getting all together as raw and imperfect beings, just doing the best we can, in order to start the dynamic of a new way of life.

When I voice my idea of the platform and the community, people still tend to tell me: "Oh, we need to make a web-site, we need to present it well, we have to take an office…", totally ignoring that they still are trying to make things look polished as a neat business to market it.

No, we are not a business anymore, we don't need to push and sell the idea, we don't have to enter the monetary system to make a web-site and pay for any features. We are out! We are free! We don't need money, we don't need to be perfect, we don't need to persuade people to buy anything from us. It's over. We just need each other. All we want is to be working together for our own common good and happiness. And while some people are going to waste time talking about utopia of such a thing, we will just start living it.

Self-sufficient community is already here and we are a part of it. We already possess what it takes for the world to run. It's like, we are still an apple, even though something is eating us from the inside. But today, with our level of connectedness, our technological progress and automation, we have so many more possibilities to restore our immunity and get rid of the parasite, to give birth to a much healthier and a more beautiful garden.

## We should be flexible.

Many ask how we are going to manage or control the balance of services provided, since some people can give more than others?

The demand may be seasonal, may be triggered by exterior events, political circumstances, weather conditions, available resources – we should be able to adapt quickly to each other's needs, providing ourselves with necessary resources to learn and upgrade our skills, obtain more knowledge, being able to serve not just with one single activity but with a growing array of them. And this is exactly how we will feel rewarded for everything that we are: we will allow people to be truly seen by others, fully.

People's needs, clearly listed on our web-site and our catalogues, will equal to open jobs listings. Anyone is welcome to start giving, or taking, from the list of the providers. We do not measure what you do, but we simply expose what you **can do**, what you **need** and how we can **be of help** to you. And this is it.

## This is only a beginning.

Being right at the beginning of this journey is such an exciting moment. But we should be realistic about what we are capable of, when we are just starting. We can't promise you the system that is fully working and will help you to get rid of money the next very day. The realistic goal for all of us is to reduce our dependence on money and enrich our life with meaningful connections and mutual support.

So, you do not need to quit your job to join the community. You can start by just being there for someone, and simply allow someone to be there for you. Every new member is precious since you bring your needs with you. And every new need that can be satisfied is someone's opportunity to be of help, to be of use. This will encourage more and more people to join, creating an ever-growing range of services and products.

## All ages are welcome.

All ages are welcome. Kids can be of enormous help to each other, to elderly people. Children will finally get inspired by the sheer variety of activities they can explore, feeling they bring the benefit just by their presence and learning. What can be healthier than that? And believe me, kids have all the rights to have their own needs! They may need a companion to play with, or someone to help them with learning, crafting and sports.

Elderly, retired people, can come together, they can help kids develop their judgement, their ability to concentrate and to communicate. And how much respect for the wisdom and age it can teach our kids, it's precious!

In fact, your desire to serve is stronger than you ever thought. This incredible feeling of being of help to someone, is what we are all missing, without being able to find, in the capitalist society. Our ability to rely on each other, to be a part of something bigger – this is the purpose of humanity that ensures its healthy development in all possible dimensions. This is what life is all about. This is how it is supposed to be: connection, support and mutual learning.

## Companies can join, too.

Companies will see the benefit too. This is where things can start to get really exciting to propel a real change into our society at large.

Let's take an example of consumer durables: washing machines production. Let's say, within our community we have a total of 5 washing machines listed on offer.

We understand that producing one of them or a hundred will finally boil down to the same resources in terms of personnel, engaged in the whole process. Let's say we have 100 people working on the production to make it happen.

So, we welcome the 100 people, all having their needs. Since they join to serve our interest in washing machines, we are taking them in to provide them with everything we produce - all available products and services, subject to availability and stock, even though we are not going each to get a washing machine. But these people also come with some of their other services, apart from the washing machine production. They may do some gardening, some babysitting, some repair. And the sweet spot of it – they don't have to. Only if they want to. Only if it adds up meaning to their life. And it certainly will.

But do you see what will be happening over time? Through our network, the company will be able to get participants in the production of the washing machines – for free! Don't imagine someone working 5 days out of 7, but imagine people giving a couple of days, half a week.

And don't forget that for a company, being in touch with the real demand, that nurtures their needs in return, is freedom from sales, advertising, promotional campaigns. This way they will have a huge amount of resources saved, to be invested elsewhere!

## How about retired people?

Will retired people want to join our network? They don't want to work anymore. And they don't have to. But they can benefit from the community resources.

Let's reflect on that. After having retired, people are looking to enjoy their life, to rest from the work they had been busy with all their life. Now, finally, they have this moment of life to just do nothing, to just be free and benefit from their accumulated resources. They can have their houses already in full ownership (those well off). What does "doing nothing" actually mean? Do they still have needs? Certainly, they do. And since the do, they are precious, because they shape demand.

In general, elderly people are those who need all possible help with physical labor – cleaning, cooking, shopping, maybe even taking them out for a walk, or walking their dog.

No matter how strong or healthy, they all often miss communication, since with the end of work we lose a good portion of our contacts. Their loneliness is real. So, if we can be of help to them, then that's already someone's "currency". Because someone's need is someone else's social capital. Elderly people finally get the time to be closer to nature: they live farther from noise of the cities, often have gardens and may need help with work on the land due to their restricted movements. And they can have some food surplus after getting this help.

Again, their communication with kids, teens or other adults can be very enriching. Their whole life is a true-story narrative that can be converted into precious books. We just have to be curious to learn! Elderly people hold a well of wisdom and they are the first people to learn from. To them, spending time with kids is a glimpse into the bright, vibrant life of youth, totally precious. And again, it only makes sense for them to engage if it adds meaning to their life. And it will.

## Why would busy people join?

Now, let's imagine an adult, let's take a man as an example (they are always so busy!), who is trying to take care of his family, working more than 100% in his monetary job, in order to make ends meet. He does not have much time to give, but he can be driven by some benefits that the community can offer – the farm's milk, eggs or veggies, or perhaps, he needs to repair his clothes or shoes, or he needs help with baby-sitting. I am sure he will be definitely tempted to get access to some of our resources. Some of these resources will also depend on his own availability and time. Like repairing his shoes is not the same as learning something. So, little by little he can realise that, the more time he liberates, the more resources he can access. And then, when he reduced his working load at his job, he may discover he can reduce significantly his dependence on money, by directly getting access to the products and services within the community through his own engagement.

His offering will also be listed on his profile, so people who will look for help in his area of competence may reach out. And it's totally up to him if he can help or be available. And if not, the only thing he is losing is a possibility to start accumulating his "thanks"- his social capital, the sign of recognition and appreciation from the community.

## What if they only take?

And now, the frightening question: what if someone comes only to take? Let's sit here for a while. "Issued" from our capitalistic society we are inevitably getting drawn into the logic of seeing "taking" as the opposite of "giving". But let's understand that taking is a pathway to giving. Learning precedes mastery and teaching. The desire to get healthy food precedes growing one's own food. Let's put it simpler: a learner is grateful to the teacher, but the teacher is equally grateful to the learner.

## Gratitude is the only metric

Gratitude is the only metric to signal the contribution to the network, no matter on which side you find yourself – a giver or a taker. And gratitude is not a currency at all. Gratitude is birthed by the real actors of this network, so it's a simple indicator of human cooperation and growth.

The “thank you” clicks will allow us all to see the common dynamic of the network, the pulse of the living organism. This way, learning will become not less important than teaching. Using a service of repair is not less important than providing one. Because this is a healthy demand-supply relationship.

The system will allow our demand and our supply to evolve naturally, always in a permanent search of a perfect equilibrium. And the most beautiful part of it is that such a system liberates us from any need to control anything. Our whole system will be shaped by the needs and talents of our community members. No any reason to put any requirements or restrictions on anything at all.

People, who are not giving or taking, will automatically be invisible to the community, but this is exactly one thing we would like to avoid for anybody who is alive. And honestly, this will hardly be possible, as it will only mean one thing – the person is no longer doing well. Because being alive equals having needs.

And it’s ok, that after centuries of monetary gatekeeping, we will finally have tons of people who are here to take: demand is always the first one that drives supply. That means we are alive and wanting to move forward. And every need to be satisfied is our step forward to creating the demand-supply balance. Our demand will evolve and so will supply, and this is a natural premise of our life. We are all smart enough to understand that demand satisfaction only comes when supply is available, so we will work towards it.

## What can you give or take?

Engagement is not only about giving your actual labor. It’s also about giving attention, providing presence, emotional support, sharing knowledge, or contributing in any other way. Once again, this is not a business where you have to prove your performance and efficiency to compete with others. We are one living organism. We are absolutely grateful to you if you are only starting to grow, to learn, taking your best effort to find your own path to becoming a valuable giver of the community. Not all the people will know exactly where to start when joining the network. Before being able to give, they might have a much clearer idea about what their current needs are, but the community will also let them grow into someone who’s talents will shine.

The transparency of the system will let us see the people who are in demand and will help us avoid overload, by creating new options of services. It will also let us see those actively learning and growing. And everyone deserves acknowledgement and recognition.

## Our own media

We will need a lot of journalists, and photographers. Our monthly journal will become the breathing organ of our community, featuring the stories of our people, their journeys, their personalities, so that more people could learn from their experience and follow their leadership. Journalists will also have free access to all information about our resources and their distribution. They will write about our common projects, big and small, that will make our community a vibrant one.

It's important to highlight though, that apart from social recognition, there will be no other advantage for the members of the community. No extra food (or better-quality food) or any other items or services.

Substantial accumulated social capital will move the natural leadership of each local network forward. People who receive recognition may be expected to take on more responsibility in the projects and thus may access other professional resources that correspond better to their new professional needs. But they don't have to. It's our free will and our free choices that will flow smoothly within the community, letting it function naturally. And that's a real game-changer. Nothing to exploit us, nothing to put any strain on us. This is our genuine liberty.

## Is there any reason not to be a part of it?

I honestly can't think of any reasons one can find not be a part of this kind of network. There is nothing that puts pressure on you, nothing that limits your access to resources, nothings that puts you at risk of survival, nothing that stops you from learning and evolving, nothing that makes you feel inferior to others.

Right, there is one single thing that will not be present 100% right away. Our resources. These will be definitely limited when we only start anew. But the more people join, the more resources we will get access to, and the more of them we will be able to generate.

We will start from liberating our time and our own work for each other, reducing our dependence on exterior resources from the monetary world. But the more time we liberate for serving the network, the more time we take away from money generation. The monetary system, if still in place, will just starve out of our time.

Is there a risk of doing something not receiving anything in return? Well, this is exactly the thought pattern of the old paradigm: if there is nothing inside of you that rewards you for giving, you won't be doing it. You will only start giving if it adds

meaning to your life. And it will. Because the one thing we have all been longing for so long is that simple gratitude in return for our efforts. And the potential of gratitude is something we all possess in abundance, as it is limitless.

# THE FINAL SHOCK FOR NO COMEBACK

If everything else in this book until now has not yet persuaded you that money is obsolete and has no more place to be in our lives, let me throw in the last final argument. This one is equal to the force of the earthquake that will shake the whole structure with no mercy or possible coming back.

## NOT HAVING MONEY TODAY IS ILLEGAL

Yes, you can fight for your life day and night, work hard, being kept at a distance from the decent employment, still not have enough and then be punished for it.

We can agree, that no single country in the world has it written down in its constitution, however this is exactly what we witness today. And I am happy for you, if you can only witness it, not really live it on your own skin.

Today, in any financially obedient country, driven by the “free” market economy, failing to pay your bills will directly lead to your imprisonment. Let it sink. Not being a criminal, just failing to pay your bills is enough for others to deprive you of your freedom.

And, they actually do not need to state it clearly in the constitution to be able to do so. Because the inability to pay is smartly disguised as an “offence to the administrative system”.

I had a friend who literally had to decide whether they pay or go to prison for non-payment of their fine for exceeding the car speed limit. And ok, we can all agree that speed limit violation looks like the one belonging to the criminal justice. You can picture a sportscar driving full speed on the high way, with over 180 km an hour, taking part in a race between the young and careless. But let me stop you here abruptly, because in Switzerland, most of the fines (this is my personal feeling, subject to my personal experience) are imposed by the traffic office authorities on the violation of 30 km/h zones, where it’s enough to drive 34 km/h instead 30 and receive a Fr.40.- fine, which can escalate further to hundreds of francs, if not paid on time.

Me myself, a couple of years ago, I violated the speed limit of 60 km/h on the road with alternating 60/80 speed limit (it changes 4 to 5 times along a 12-kilometer distance, everyone hates this road for this). During road repair works, they had temporary standing signs with 60 or 80 limitation and I just probably confused the 60 with the 80. Do you know the amount of the fine I had to pay? Fr. 800.- ! And, as a driver, you just must take it from somewhere to be able to pay that!

And they disguised it for administrative charges of a warning, of a fine itself to the traffic office, and the fees to the police: I had to pay to 3 different institutions. Well, you get the picture!

Again, ok, speed violation is still for the purpose of safety of everyone concerned, so, let's accept we should avoid it at all cost.

Another example I personally experienced happened due to the postal error that for some unclear reason kept sending my official letters back to the traffic office and I had to pay my ID plates later, when they already infringed the reminder fees (Fr.50), (finally sending the letter to the right address) which I refused to pay since I never received the initial letter. I paid my full bill of Fr.350 as a yearly tax for my ID number, omitting the Fr.50 of the extra fees. The police came tiptoeing around my house at 5 am and removed my plates! They sent the Fr.50 bill to my debt office, (which I finally had to pay anyway to recover my plates and be able to drive), but I still rejected the validity of their fine, so they just proscribed me another one, Fr.1'200 over everything I have already paid! As easy as that!

Can there be any other unanticipated payments, imposed by authorities? I guess you all watched the film I have already cited earlier, "The Pursuit of Happiness", where the main character had to spend a day in prison for not being able to pay the fine for his car, lifted from the wrong parking place and brought to the state area, which we can all consider, mildly put, "expensive".

Well, we all know how the state can impose literally any rules, make any payment look justified, call it obligatory and bingo! You are just supposed to pay! And the state will punish you by imprisonment if you can't pay what you must!

The absurdity of the whole system in place is becoming evident as soon as we open our eyes:

- The state imposes universal obligations,
- The economy not only does not guarantee the means, but even creates sheer obstacles for obtaining those,
- The individuals, deprived of the ability to pay, bear the punishment.

It's a very convenient structure, isn't it? We first impose the payment to our liking, then we take everything from you – land, jobs,- and then we imprison you!

Remember the recent tractor riot in London? The UK wanted to impose on farmers yet another payment, a tax on the inherited land, offering people two clear choices – pay the heavy burden of the administrative tax, or get rid of the land altogether, to avoid it!

Well, let me tell you, even to me tractors looked very seductive both in the day and night light, flooding the streets of London to counteract the walking police forces. I never thought that tractors could look so appealing! I should probably get me one, too.

And if authorities would dare to state the contrary, saying **"No, it is absolutely not illegal to be poor."**? I believe we should try and suggest them to write it down directly in the constitution, right? Let's just ask them (politely) to clearly state: "It is totally legal to have no money and not be able to pay." Oh, will they have to reject it? Seriously? Or, maybe Switzerland, instead of rejecting the clause will opt for winning a Nobel prize for elimination of poverty?

Well, now, you cannot unsee what you see:

## The system imprisons us for not having the money it won't let us have. To put it bluntly: The system is illegitimate.

## Here we come: MONEY. THE END.

### And the very last drop – is the drop of milk.

At the same very moment when I am writing these lines, Switzerland is living though a deep crisis of milk. You would think I will continue saying we don't have enough milk. But no. The problem is that the Swiss farmers (and apparently, very much like farmers globally) have managed to produce a very good amount of milk, but the recent American tariffs have stopped exports of the dairy products overseas, leaving the cheese makers bottlenecked with their own overproduction.

You would say, what's the problem, the more milk for the Swiss, the cheaper the cheese, or even ice-cream, that many of us can't afford otherwise. And this is where things become increasingly disturbing. The retailers refuse to lower "the price of the premium Swiss cheese" and prefer to keep the high prices, gatekeeping the evident supply, for which there is a more than clear demand!

They prefer to destroy the farmers who now have to slaughter their cattle and pour out milk again, like in 1930s!! All because the retailers refuse to reflect the demand of the real consumers and provide the shoppers with the real supply!

And all we learn from the local media is that Associations organise a hot line of psychological help to the farmers, to at least have the ears to complain into!

Oh my God, how much entertaining is this kind of circus!? The crime is happening in front of our eyes, but as AI confirmed me – "destroying farmers is a not a crime and you can't sue the retailers, because despite the illegal fixed price protection by cartels, just keeping prices high is not a crime". How is this even possible? How come, the distorting of supply- the over-surplus! – in front of starving people- is not a crime?? But not being able to pay the exaggerated fines is?

Honestly, do we need the retailers that will keep us away from what is really being produced by people? We have to start all over again. Yes, we have to give up this comfortable life of buying at the grocery store chains that, after having accumulated their power, reject today their own responsibility that they hold, having lost all their shame and human values. I suggest we leave the relationship.

Land is our mother. Farmers are our family. Money is our toxic episode in the history of humanity.

I am afraid, we have nothing left to say and need to close the case, never looking back again: Money. The End.

Remember Henry Ford?

"It is well that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning."

Now, we finally understand.

Standing in the ruins of the monetary system that has finally collapsed under the weight of its own lies, we may find ourselves overwhelmed with the deep feeling of grief about something we have lost. So many beautiful dreams and hopes might have crumbled at this very moment, leaving us even more helpless than before. Moreover, we may also feel ashamed for being fooled for so long, with no consequence for those who fooled us. So, what now?

And now is this magnificent instant to pick up your dreams and hopes and make them real! With no more obstacles, no hurdles, no shame, no procrastination.

Now is the moment to get back to ourselves and celebrate our lifetime and purpose as our sole capital!

Because it's our SOUL capital.

We are one whole, we are here for each other, we are all gifted and capable and we can – as of today – start giving, without generating debt.

We can start giving because this is our natural desire and the driving force behind any accomplishment or innovation. Our giving is the joy of taking responsibility for what we can do, to never again allow anyone or anything (including AI) to take control of what we want to do and to give.

In the absence of money, we do not need to upgrade our divine nature to compete.

We can simply exist and share our blissful lives!

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"The mistake of our philosophy is that we

always take a human-being as an individual,

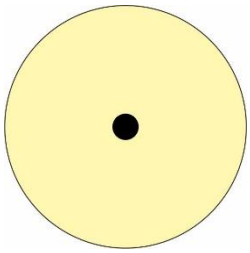
and not the way we should-

as a being that belongs to the collective"[11]

MICHAEL BAKOUNINE, (1814-1876)

[11] His words to his friend Reicher, 2 weeks before his death in the Hospital of Bern. Translated from French, Madeleine Grawitz, "Michel Bakounine", p 582, ISBN: 2-259-02234-0

# Epilogue: AT THE DAWN

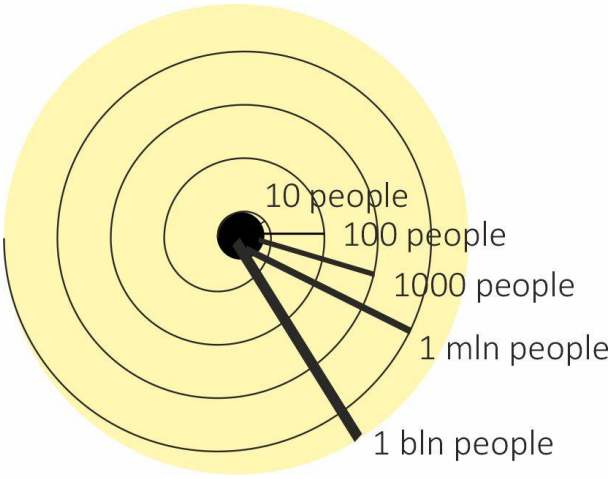


With the collapse of the capitalist pyramid, we are not left alone wandering homelessly with nowhere to start our new life. On the contrary: breaking free from the crumbling structure of the monetary system with centuries-old pillars and cold walls that were built to frame, contain and control our lives, we are literally standing at the dawn of our freedom. A circular human economy is our new home. And you are right at the center of it.

You are born with a potential to serve the community by sharing your gifts. From day one your circle is shaped by your family which grows constantly with every new day of your life. You access new resources, discover and learn, you meet new people. Every new encounter is your opportunity to expand your potential, offer your talents to a bigger network. You grow from your home environment and into your local community, your village, your region, your country and then into the global arena with the entire world looking at you. In the new economy your potential is limitless and not hindered by anything human-made.

Just like the sun, you radiate your gifts: the more you learn, the more you can give. The more places you visit, the more people benefit from your knowledge and skills. Equally, the more people you serve, the more resources you access. The more knowledge you receive, the sharper your expertise and the more rewarding your whole experience.

Walking from the center outward through the layers of the spiral is the journey of your gifts unfolding. The more layers you cross, the more people access your talents. Your expertise is glowing brighter with every new layer touched by your presence. The farther from the center, the richer the environment and the higher your social impact, with you deeper engagement, greater social responsibility, and the kind of wisdom that naturally earns trust of the masses.




But no one is forced to go beyond their capacities or their free will. We can't force growth, we can only welcome it. But interestingly enough, reaching out to more resources is the prerequisite for our professional growth. That is why taking is such an important part of giving. This is also why non-growth is impossible: people's motivations expand, so do their needs for resources, which, in turn, pull in the growth of competence. This is where the stance "people always want more" is universally true: we want to know more, to be able to give more, hence we need to be able to access more resources in order to generate more value. It's a constant flow forward, permanent state of expansion – the movement of the Universe itself.

No wonder, the symbol of the new Circular Human Economy I am suggesting here also corresponds to the astrological glyph of the Sun (☉). It testifies that this kind of economy is already a part of our life, it's in our human DNA, which is a part of the universal dynamic. A glyph of the Sun, a human eye or the cosmic pattern of galaxies - we are given the answers to all our questions through nature, even though we do not fully understand all the "why"s and "how"s. I believe, as humanity, we are highly encouraged to follow the simple but perfect natural patterns instead of "upgrading" ourselves with human-invented, flawed algorithms.

## Echoes from the past.

A spiral pattern is one of the most commonly found symbols in many ancient civilizations, as well as a part of the teachings about sacred geometry. The ancient Minoan civilization, inhabiting the isle of Crete in the 2000 – 450 BC, were the keepers of the mysterious Phaistos Disc (dating back to 1700-1450 BC, middle Minoan age), named after the Palace it was found in, surviving millennia even despite a major earthquake that ruined the Phaistos Palace itself. The disc has a

message, encoded through simple pictograms, stamped on both sides of it in a spiral pattern. Scientists, linguists, anthropologists and AI are still unable to decode the meaning of the message. But what if the meaning of the preciously kept relic, protected thoroughly from the potential of any external damage, was supposed to pass the message through generations to teach us about the rules of the human economy, the process of personal development and a role of an individual within a society? And even if it was supposed to be a calendar, comprised of 30 and 31 sections of pictograms on each side (the total of 61 sections on both sides), we may well face an example of a life-long cycle of regular repeated actions, that still encompass the potential of permanent expansion through spiral, thus an eternal instruction manual for a human life path, implying professional growth, social responsibility and access to resources, for generations to come.

No matter the message behind the Phaistos Disc, nothing stops us from rewriting our current economic system into the circular spiral pattern, guiding us on our paths of human potential realisation and our engagement within the community.

## No ideal system?

Someone recently suggested that “there would never be an ideal system for people since all of us are different and have our own preferences, opinions and ideas”. Well, I guess so. I strongly believe that any system put forward with the purpose to submit our free will is bound to fail. Anyone (or anything) that would try to manage us can only become a new synonym for dictatorship. So, what is the solution?

In my point of view, the ideal system would be the absence of it. And this is exactly what I mean by the circular human economy: it does not impose anything on us, and it does not control us. It only allows us all to freely be, expressing our gifts for the benefit of each other.

Let’s give up on creating complexities, systems and algorithms to manage us. Let’s observe nature, learn from it, speak its language. Let’s surrender to what feels natural and right, without distorting our human essence. If we are a living system, a part of the Universe, we might as well hold our own sun that needs to shine. Let’s just recognise ourselves for who we are.

L e t ’ s  f a c e  t h e  d a w n .